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Doc#: 1236617016 Fee: \$94.25
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/31/2012 10:03 AM Pg: 1 of 10

**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

This document was prepared by

Home Retention Services, Inc.,
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.8124

LOAN MODIFICATION AGREEMENT

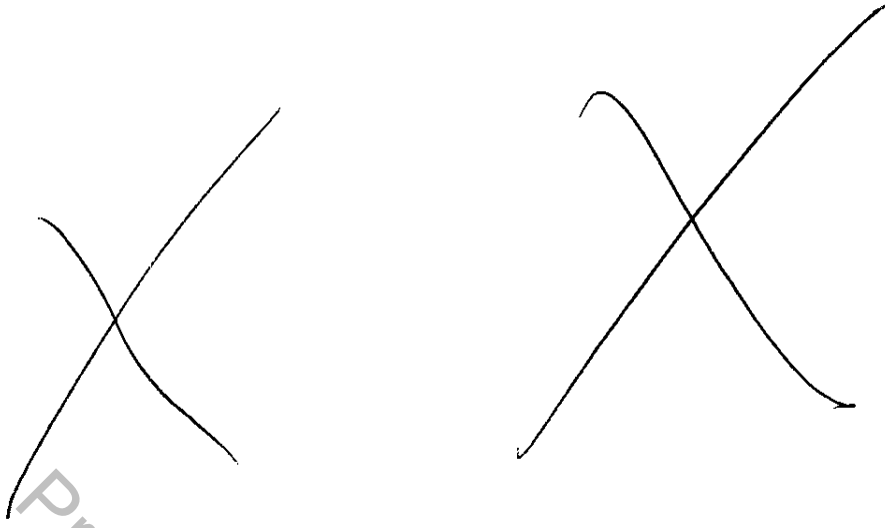
Order ID: 9040620
Loan Number: 154544526
Borrower: JOE BISHOP and TRINETTE SMITH

Project ID: 284280

Original Loan Amount: \$161,293.00
Original Mortgage Date: 20070102
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
V 10
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M N
SC N
E N
INT N

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Property of Cook County Clerk's Office

Recording Requested by
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024
DocID#: 0651545445267105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on May 26, 2011 between JOE BISHOP and TRINETTE SMITH (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 2nd day of January, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 630 S 22ND ST, BELLWOOD, IL 60104.

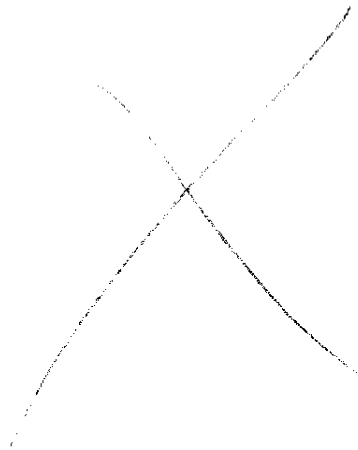
The real property described being set forth as follows:

000011112 BISHOP J



610 154544526 MOD 001 001

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Property of Cook County Clerk's Office

10000230740,81152,154544526,014661-001-0

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SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

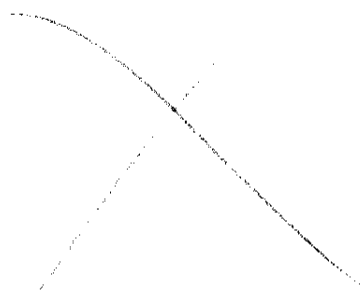
The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of two hundred twenty four thousand eight hundred forty eight and 88/100, (U.S. Dollars) (\$224,848.88). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on July 1, 2041.

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.



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100002308#0,81152,154544526,014661-001-0

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SIGNED AND ACCEPTED THIS 31st DAY OF May 2011

BY Joe Bishop
JOE BISHOP

Trinette S. Smith
TRINETTE SMITH

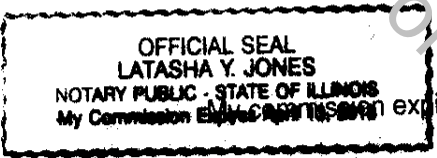
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of IL, County of COOK On this 31st day of May,
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Joe Bishop and Trinette Smith
known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)
is/are subscribed to the foregoing instrument and acknowledged that They executed the
same.

Witness my hand and official seal.

Signature Latasha Jones
Name (typed or printed) Latasha Jones



As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Co-Owner(s) Signature _____

Dated: _____

Co-Owner(s) Name (typed or printed) _____

STATE OF _____

COUNTY OF _____

On _____ before me, _____

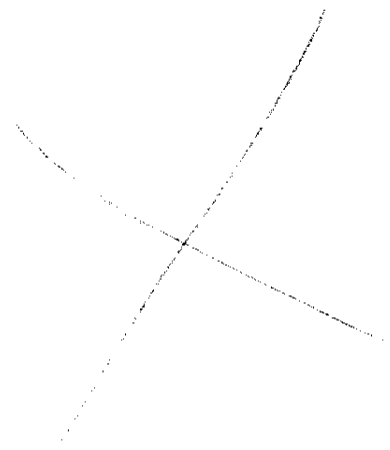
Notary Public, personally appeared _____

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s)
whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they
executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the
instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.
WITNESS my hand and official seal.

Signature _____



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Property of Cook County Clerk's Office

100002309#0 81152,154544526 014661-001-0

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DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP

By: Stewart Lender Services, Inc., its attorney in fact

By: Andria Brown

Andria Brown, A.V.P., Stewart Lender Services, Inc.

12/24/12

Date

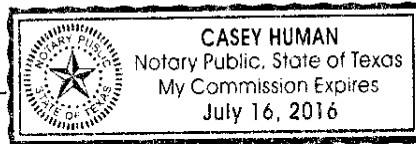
STATE OF TEXAS

COUNTY OF HARRIS

On December 24, 2012 before me, Casey Human Notary Public-Stewart Lender Services, Inc., personally appeared Andria Brown, A.V.P., Stewart Lender Services, Inc. personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature Casey Human
Casey Human



My commission expires: July 16, 2016

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Order ID: 9040620

Loan Number: 154544526

Property Address: 630 S 22ND ST, BELLWOOD, IL 60104



EXHIBIT A

THE NORTH 50 FEET OF LOT 4 IN BLOCK 15 IN WILLIAM B. WALRATH'S
SUBDIVISION OF PART OF THE WEST 17 CHAINS AND 2 LINKS OF
SECTION 10, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD
PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED
OCTOBER 13, 1918 AS DOCUMENT 4643766, IN BOOK 108 OF PLATS,
PAGE 25, ALL IN COOK COUNTY, ILLINOIS.

Clerk's Office of Cook County

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Recording Requested by/After Recording Return To:

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

Order ID: 9040620
Loan Number: 154544526

Project ID: 284280

EXHIBIT B

Borrower Name: JOE BISHOP and JENNIFER SMITH
Property Address: 630 S 22ND ST, BELLWOOD, IL 60104

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 12/08/2003 as Instrument Document Number: 033429005, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of COOK County, State of IL.

Additional County Requirements:

Original Loan Amount: \$161,293.00
Original Mortgage Date: 20070102
PIN /Tax ID: 15-10-318-019



* 9 4 6 2 *



* 1 5 4 5 4 4 5 2 6 *