

# UNOFFICIAL COPY



Doc#: 1300417029 Fee: \$82.25  
Karen A. Yarbrough RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 01/04/2013 01:06 PM Pg: 1 of 7

**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

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## LOAN MODIFICATION AGREEMENT

Order ID: 8966643  
Loan Number: 171659  
Borrower: LARRY YOUNG JR and EVON YOUNG

Project ID: 280890

Original Loan Amount: \$206,755.00  
Original Mortgage Date: 20011130  
Legal Description: See Exhibit 'A'  
Recording Reference: See Exhibit 'B'

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P 7  
S N  
M N  
SC y  
E y  
INT 11

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171659

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:

EAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.  
7105 Corporate Drive  
(PTX-B-36)  
Plano, TX 75024  
DocID#: 0651716597105A

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made on February 4, 2011 between LARRY E YOUNG JR and EVON YOUNG (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 November 30, 2001 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 9044 NORTH KNIGHT, DES PLAINES, IL 60016.

The real property described being set forth as follows:

000478470 YOUNG LE



610 000171659 MOD 001 001

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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 one hundred ninety nine thousand nine hundred fifteen and 42/100, (U.S. Dollars) (\$199,915.42). 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 March 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.

Orange County Clerk's Office

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171659

SIGNED AND ACCEPTED THIS 12 DAY OF February, 2011

BY

Larry E. Young Jr  
LARRY E YOUNG JR

Evon Young  
EVON YOUNG  
2/12/11

2-12-11

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of FL, County of COOK On this 12<sup>th</sup> day of Feb, 2011 before me the undersigned, a Notary Public in and for said State, personally appeared

LARRY E YOUNG JR EVON YOUNG  
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 \_\_\_\_\_ executed the same.

Witness my hand and official seal.

Signature [Signature]  
Name (typed or printed) MARINA KARLOVITS

My commission expires 4-16-2011

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

CO-OWNER(S)  
[Signature]  
Co-Owner(s) Signature  
Evon Young  
Co-Owner(s) Name (typed or printed)

Date: 2/12/11

STATE OF FL  
COUNTY OF Cook

On Feb-12-2011 before me, LARRY E YOUNG JR + EVON YOUNG appeared  
Notary Public, personally appeared BOTH

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 [Signature]

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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: Jessica Abbott

12.21.12

Jessica Abbott, A.V.P., Stewart Lender Services, Inc.

Date

STATE OF TEXAS

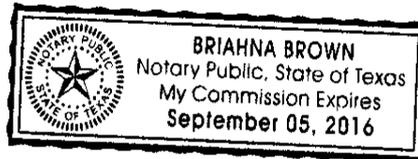
COUNTY OF HARRIS

On December 21, 2012 before me, Briahna Brown Notary Public-Stewart Lender Services, Inc., personally appeared Jessica Abbott, 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 Briahna Brown

Briahna Brown



My commission expires: September 5, 2016

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Order ID: 8966643

Loan Number: 171659

Property Address: 9044 NORTH KNIGHT, DES PLAINES, IL 60016



## EXHIBIT A

THE NORTH 1/2 OF LOT 2 IN BLOCK 7 IN BALLARD ACRES, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 AND THE WEST 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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

Order ID: 8966643  
Loan Number: 171659

Project ID: 280890

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### EXHIBIT B

Borrower Name: LARRY YOUNG JR. and EVON YOUNG  
Property Address: 9044 NORTH KNIGHT, DES PLAINES, IL 60016

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 01/08/2002 as Instrument/Document Number: 0020025013, 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: \$206,755.00  
Original Mortgage Date: 20011130  
PIN/Tax ID: 0914304030

