

UNOFFICIAL COPY



Doc#: 1300717036 Fee: \$94.25
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/07/2013 02:08 PM 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
9701 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.8124

LOAN MODIFICATION AGREEMENT

Order ID: 5718600
Loan Number: 192663735
Borrower: STEPHANIE COLEMAN

Project ID: 5718600

Original Loan Amount: \$122,084.00
Original Mortgage Date: 7/25/2008
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P 10
S Y
M Y
SC E
E Y
IN RR

UNOFFICIAL COPY

Property of Cook County Clerk's Office

Modification Agreement

Bank of America  Home Loans

After Recording Return To:
Bank of America, N. A.
C/O Home Retention Group
9700 Bissonnet Street
Suite 1500
Houston, TX 77036

MU DISTATE HOME AFFORDABLE MODIFICATION AGREEMENT -- Single Family -- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 1 of 2)



192663735+BACRECPMR_11072011

C3 1020

UNOFFICIAL COPY

This document was prepared by
Home Retention Services, Inc.,
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.8124

----- [Space Above This Line For Recording Data] -----

MODIFICATION AGREEMENT

Property of Cook County Clerk's Office

M/LA UNSTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM
INSTRUMENT - Form 3157 3/09 (rev 8/09) (Page 2 of 8)



192663735+BA CRECPMR_11072011

CG_1020

UNOFFICIAL COPY

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 25, 2011 between STEPHANIE A COLEMAN (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 July 25, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 8149 S WOOD ST, CHICAGO, IL 60620.

The real property described being set forth as follows:

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 twenty four thousand twenty one and 14/100, (U.S. Dollars) (\$124,021.14). 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 May 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.

UNOFFICIAL COPY
 MULTISTATE NONAFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - Form 315SM 3109 (rev. 8/09) (Page 3 of 8)



192663735+BACRECPMR_11072011

CC 1020

UNOFFICIAL COPY

In Witness Whereof, the Lender and I have executed this Agreement.



Borrower STEPHANIE COLEMAN (Seal)

December 4, 2012

Date

Borrower (Seal)

Date

[Space Below This Line For Acknowledgement]

Property of Cook County Clerk's Office

MULTI-STATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - Form 3157 3/09 (rev. 8/09) (Page 4 of 8)



192663735+BA CRECPMR_11072011

03 1026

UNOFFICIAL COPY

STATE of ILLINOIS
County of: Cook

The foregoing instrument was acknowledged before me this 4th of Dec, 2012 (date) by
STEPHANIE COLTMAN (name of person acknowledged).

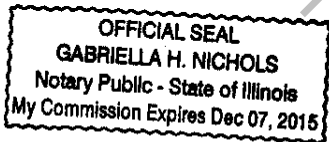
Gabriella H. Nichols
Notary Public Printed Name

Gabriella H. Nichols
(Signature of Person Taking Acknowledgement)

Notary
(Title or Rank)

759124 (Serial Number, if any)

My Commission Expires: 12-7-2015



MULTI-STATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie
Mac UNIFORM INSTRUMENT - Form 3157 3/09 (rev 8/09) (Page 5 of 8)



192663735+BACRECPMR_11072011

C3_1020

UNOFFICIAL COPY

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: Karen Richardson

12/7/12

Karen Richardson, A.V.P., Stewart Lender Services, Inc.

Date

STATE OF TEXAS

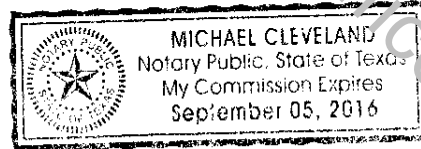
COUNTY OF HARRIS

On December 7, 2012, before me, Michael Cleveland Notary Public-Stewart Lender Services, Inc., personally appeared Karen Richardson, 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 Michael Cleveland

Michael Cleveland



My commission expires: September 5, 2016

Signatures continue on the following page

UNOFFICIAL COPY

DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Mortgage Electronic Registration Systems, Inc. (MERS),
as Nominee for Bank of America, N.A., for itself or as successor by merger to BAC Home Loans
Servicing, LP

By: Karen Richardson 12/7/12
Date

Karen Richardson, Vice President

STATE OF TEXAS

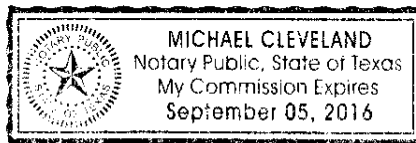
COUNTY OF HARRIS

On December 7, 2012 before me, Michael Cleveland Notary Public-Stewart Lender Services, Inc., personally appeared Karen Richardson, Vice President of Mortgage Electronic Registration Systems, Inc. (MERS), as Nominee for Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP, 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 Michael Cleveland

Michael Cleveland



My commission expires: September 5, 2016

UNOFFICIAL COPY

EXHIBIT A

LEGAL DESCRIPTION

THE NORTH 16 FEET OF LOT 28 AND THE SOUTH 13 FEET OF LOT 29 IN BLOCK 11 IN THE SUBDIVISION OF BLOCKS 4 AND 11 IN THE NEWMAN AND HART'S ADDITION TO ENGLEWOOD HEIGHTS, BEING A SUBDIVISION OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 (EXCEPT THE WEST 10 ACRES THEREOF) IN SECTION 31, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 8449 South Wood Street, Chicago, IL 60620
Permanent Index No: 20-31-411-020-0009

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Recording Requested by/After Recording Return To:

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

Order ID: 5718600

Project ID: 5718600

Loan Number: 192663735

EXHIBIT B

Borrower Name: STEPHANIE COLEMAN

Property Address: 8449 S WOOD ST, CHICAGO, IL 60620

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 08/15/2008 as Instrument/Document Number: 0822840183, 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: \$122,084.00

Original Mortgage Date: 7/25/2008

Legal Description: See Exhibit 'A'

PIN /Tax ID: 20-31-411-020

