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Doc#: 1301617017 Fee: \$88.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/16/2013 09:29 AM Pg: 1 of 9

**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
1.855.667.8124

LOAN MODIFICATION AGREEMENT

Order ID: 6043035
Loan Number: 200575437
Borrower: PADRAIG MCQUILLAN

Project ID: 6043035

Original Loan Amount: \$223,850.00
Original Mortgage Date: 12/11/2008
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

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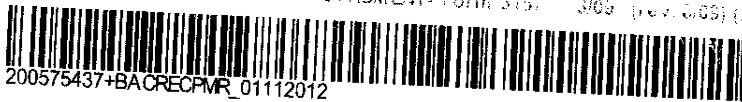
Property of Cook County Clerk's Office

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

MULTI STATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - Form 3157 3/09 (rev. 3/09) (Page 1 of 9)



200575437+BACRECFMR_01112012

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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on February 24, 2011 between Padraig McQuillan (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated December 11, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 11443 South Washtenaw Avenue, Chicago, IL 60655.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

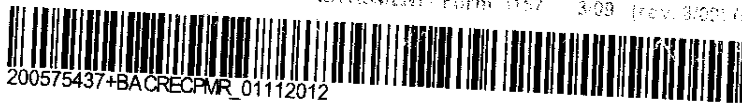
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

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 Two Hundred Fifty Seven Thousand, Eighty Four Dollars And Fifty Four Cents, (U.S. Dollars) (\$257,084.54). 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 April 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 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.

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 1157 3-09 (rev. 3/09) (Page 3 of 9)



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

Padraig McQuillan (Seal)
Borrower PADRAIG MCQUILLAN

11-26-12
Date

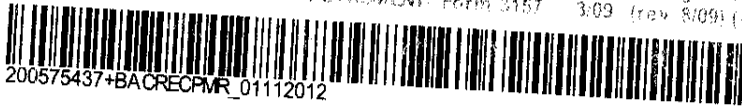
Borrower (Seal)

Date

[Space Below This Line For Acknowledgement]

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



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STATE of ILLINOIS
County of: Cook

The foregoing instrument was acknowledged before me this 11-26-12 (date) by PADRAIG MCQUILLAN (name of person acknowledged).

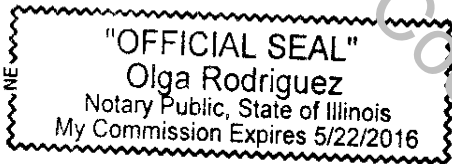
Olga Rodriguez
Notary Public Printed Name

Olga Rodriguez
(Signature of Person Taking Acknowledgement)

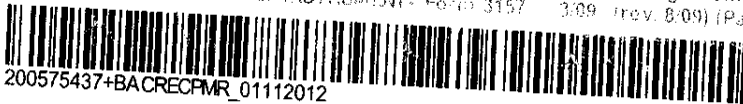
Notary
(Title or Rank)

510609 (Serial Number, if any)

My Commission Expires: 5/22/16



MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie
Mac UNIFORM INSTRUMENT - Form 3157 3-09 (rev. 8-09) (Page 5 of 9)



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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*

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

12.27.12

Date

STATE OF TEXAS

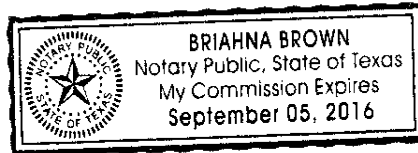
COUNTY OF HARRIS

On December 27, 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

Signatures continue on the following page

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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: Jessica Abbott

Jessica Abbott, Vice President

12.27.12

Date

STATE OF TEXAS

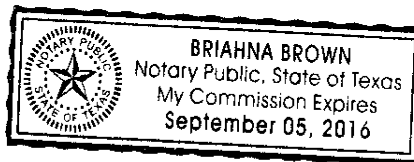
COUNTY OF HARRIS

On December 27, 2012 before me, Briahna Brown Notary Public-Stewart Lender Services, Inc., personally appeared Jessica Abbott, 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 Briahna Brown

Briahna Brown



My commission expires: September 5, 2016

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EXHIBIT A

LEGAL DESCRIPTION

THE NORTH 35 FEET OF THE SOUTH 45 FEET OF LOT 16 IN BLOCK 15 IN HOWARD OVIATT'S SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 AND THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 AND THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 AND THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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

Order ID: 6043035
Loan Number: 200515437

Project ID: 6043035

EXHIBIT B

Borrower Name: PADRAIG MCQUILLAN
Property Address: 11443 SOUTH WASHTENAW AVENUE, CHICAGO, IL 60655

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 01/14/2009 as Instrument/Document Number: 0901405259, 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: \$223,850.00
Original Mortgage Date: 12/15/2008
Legal Description: See Exhibit 'A'
PIN /Tax ID: 24242220840000

