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Doc#: 1302517046 Fee: \$92.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/25/2013 01:08 PM Pg: 1 of 10

Property of COOK COUNTY Clerk's Office

**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: 9271428
Loan Number: 206758396
Borrower: VALERIE WATSON

Project ID: 297120

Original Loan Amount: \$178,640.00
Original Mortgage Date: 07/29/2009
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P 10/
S N
M N
SC Y
E Y
INT RR

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

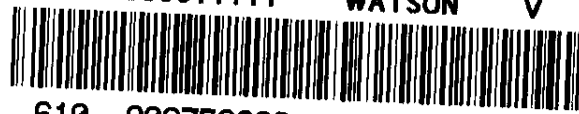
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024
DocID#: 0652067583967105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on June 8, 2011 between VALERIE WATSON (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 August 31, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 2010 W 80TH ST, CHICAGO, IL 60620.

The real property described being set forth as follows:

000011111 WATSON V

610 206758396 MOD 001 002



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100007307# 07-223 00678098 015483-005 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 one hundred seventy nine thousand eight hundred eighty two and 15/100 (U.S. Dollars) (\$179,882.15). 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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1000073008# 13-12-23 1208758396.015483-005-0

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SIGNED AND ACCEPTED THIS _____ DAY OF 6/15/11
BY

Valerie Watson
VALERIE WATSON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

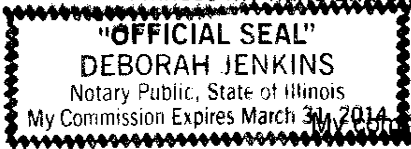
State of IL, County of COOK On this 15th day of JUNE
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Valerie Watson

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 SHE executed the same.

Witness my hand and official seal

Signature Deborah Jenkins



Deborah Jenkins
Name (typed or printed)

My Commission Expires 3/31/2014

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 _____

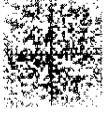
COUNTY OF _____

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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00007309# 13 11231205768396 015483 005-0

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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: Patricia Pickens

1-16-13

Patricia Pickens, A.V.P., Stewart Lender Services, Inc.

Date

STATE OF TEXAS

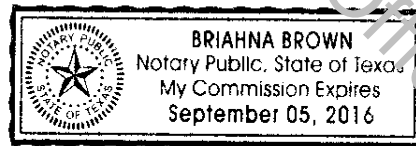
COUNTY OF HARRIS

On January 16, 2013 before me, Briahna Brown, Notary Public-Stewart Lender Services, Inc., personally appeared Patricia Pickens, 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: 9271428

Loan Number: 206758396

Property Address: 2010 W 80TH ST, CHICAGO, IL 60620



EXHIBIT A

Lot 43 (except the West 17 feet 4 inches thereof) and Lot 44 and the West 2 feet of Lot 45 in Block 4 in Sweet, Cole and Buell's Subdivision of Blocks 1 and 2 in Hunter's Subdivision of the Northwest quarter of Section 31, Township 38 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

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

Order ID: 9271428
Loan Number: 206758396

Project ID: 297120

EXHIBIT B

Borrower Name: VALERIE WATSON
Property Address: 2010 W 80TH ST, CHICAGO, IL 60620

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 08/06/2009 as Instrument Document Number: 0921808119, 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: \$178,640.00
Original Mortgage Date: 07/24/2009
PIN /Tax ID: 20-31-107-073



* 9 2 7 1 4 2 8 *



* 2 0 6 7 5 8 3 9 6 *