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Doc#: 1303717002 Fee: \$92.00  
Karen A. Yarbrough RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 02/06/2013 08:39 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

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## LOAN MODIFICATION AGREEMENT

Order ID: 8778524  
Loan Number: 184591491  
Borrower: CONSTANCE FORD and MARK FORD

Project ID: 8778524

Original Loan Amount: \$171,035.00  
Original Mortgage Date: 6/25/2008  
Legal Description: See Exhibit 'A'  
Recording Reference: See Exhibit 'B'

S N  
P 10  
S N  
M N  
SC Y  
E Y  
INT 97

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Property of Cook County Clerk's Office

Modification Agreement



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

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM  
INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 1 of 9)



184591491+BACTR3HMF\_11022012

C3\_1020

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Home Retention Services, Inc.,  
Modifications Department  
9700 Bissonnet Street  
Suite 1500  
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## MODIFICATION AGREEMENT

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM  
INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 2 of 9)



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## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on January 13, 2011 between CONSTANCE FORD and MARK FORD (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 June 25, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the "Property" located at 18420 OAK AVE, LANSING, IL 60438.

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 eighty nine thousand seven hundred seventy two and 39/100, (U.S. Dollars) (\$189,772.39). 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 February 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.

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

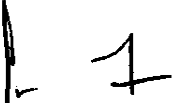
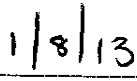

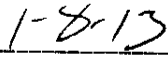


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In Witness Whereof, the Lender and I have executed this Agreement.

	(Seal)	
Borrower CONSTANCE FORD		Date
	(Seal)	
Borrower MARK FORD		Date

\_\_\_\_\_ [Space Below This Line For Acknowledgement] \_\_\_\_\_

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 4 of 9)



184591491+BACTR3HMF\_11022012

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STATE of ILLINOIS  
County of: COOK

The foregoing instrument was acknowledged before me this 01/08/2013 (date) by  
CONSTANCE FORD and MARK FORD (name of person acknowledged).

Blanca Hipolito  
Notary Public Printed Name

Blanca Hipolito  
(Signature of Person Taking Acknowledgement)

Personal Banker  
(Title or Rank)

N/A (Serial Number, if any)

My Commission Expires: July 18, 2016



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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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

1-26-13

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

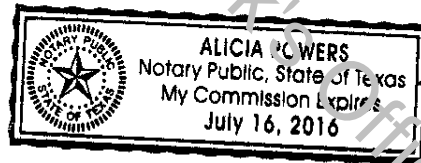
Date

STATE OF TEXAS

COUNTY OF HARRIS

On January 26, 2013 before me, Alicia Powers 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 Alicia Powers

Alicia Powers

My commission expires: July 16, 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: Patricia Pickens

1-26-13

Patricia Pickens, Vice President

Date

STATE OF TEXAS

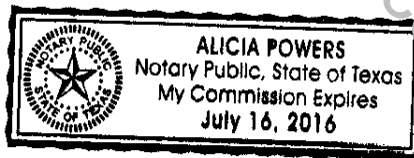
COUNTY OF HARRIS

On January 26, 2013 before me, Alicia Powers Notary Public Stewart Lender Services, Inc., personally appeared Patricia Pickens, 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 Alicia Powers

Alicia Powers



My commission expires: July 16, 2016



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## LEGAL DESCRIPTION

LOT 8 (EXCEPT THE NORTH 20.34 FEET THEREOF), ALL OF LOT 9, THE NORTH 1 FOOT OF LOT 10 IN BLOCK 5 IN GLEN OAK ADDITION, BEING A SUBDIVISION OF PART OF THE WEST ½ OF THE SOUTHWEST ¼ OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index No: 30-31-316-013

PROPERTY ADDRESS: 18420 OAK AVENUE, LANSING, IL 60438

Property of Cook County Clerk's Office

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Attn: Modification Recordation  
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Order ID: 8778524  
Loan Number: 184591491

Project ID: 8778524

---

**EXHIBIT B**

Borrower Name: CONSTANCE FORD and MARK FORD  
Property Address: 18420 OAK AVE, LA SALLE, IL 60438

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 06/20/2008 as Instrument Document Number: 0817231143, 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: \$171,035.00

Original Mortgage Date: 6/25/2008

Legal Description: See Exhibit 'A'

PIN /Tax ID: 30-31-316-043

