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Doc#: 1304519043 Fee: \$92.00  
Karen A. Yarbrough RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 02/14/2013 11:34 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  
1.855.604.8124

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## LOAN MODIFICATION AGREEMENT

Order ID: 9242785  
Loan Number: 2628406  
Borrower: JOSEPH KOHLER and LINDA KOHLER

Project ID: 9242785

Original Loan Amount: \$106,377.00  
Original Mortgage Date: 4/24/2002  
Legal Description: See Exhibit 'A'  
Recording Reference: See Exhibit 'B'

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

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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

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



2628406+BACTR3HMF\_11022012

C3\_1020

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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

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



2628406+BACTR3HMF\_11022012

C3\_1020

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## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on April 23, 2011 between JOSEPH F KOHLER and LINDA KOHLER (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 24th day of April, 2002 which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 7711 SOUTH LAWLER AVENUE, BURBANK, IL 60459.

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 ninety six thousand ninety three and 59/100, (U.S. Dollars) (\$96,093.59). 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 June 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 JOSEPH KOHLER	Date
<i>Joseph Kohler</i> _____ (Seal)	<i>1/24/13</i> _____
Borrower LINDA KOHLER	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)



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C3\_1020

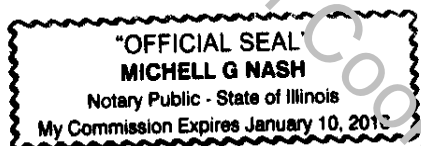
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STATE of ILLINOIS  
County of: COOK

The foregoing instrument was acknowledged before me this Jan 24, 2013 (date) by JOSEPH KOHLER and LINDA KOHLER (name of person acknowledged).

Michell G. Nash  
Notary Public Printed Name

Michell G. Nash  
(Signature of Person Taking Acknowledgement)  
Personal Banker  
(Title or Rank)



\_\_\_\_\_ (Serial Number, if any)

My Commission Expires: Jan 10, 2013



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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: Karen Richardson

2/6/13

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

Date

STATE OF TEXAS

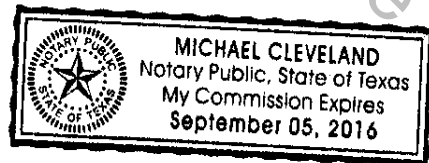
COUNTY OF HARRIS

On February 6, 2013, 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

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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: Karen Richardson

2/6/13  
Date

Karen Richardson, Vice President

STATE OF TEXAS

COUNTY OF HARRIS

On February 6, 2013, 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



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## EXHIBIT A

LOT 35 AND 36 IN BLOCK 4 IN FREDERICK H. BARTLETT'S 3RD ADDITION TO GREATER 79TH STREET BEING A SUBDIVISION OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 AND THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 28, TOWNSHIP 28 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PROPERTY OF Cook County Clerk's Office

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9700 Bissonnet Street, Suite 1500  
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Order ID: 9242785  
Loan Number: 2628406

Project ID: 9242785

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**EXHIBIT B**

Borrower Name: JOSEPH KOHLER and LINDA KOHLER  
Property Address: 7711 SOUTH LAWLER AVENUE, BURBANK, IL 60459

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 01/10/2002 as Instrument/Document Number: 0020043860, 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: \$106,377.00  
Original Mortgage Date: 4/24/2002  
Legal Description: See Exhibit 'A'  
PIN /Tax ID: 19-28-411-041

