

# UNOFFICIAL COPY



Doc#: 1304519030 Fee: \$86.25  
Karen A. Yarbrough RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 02/14/2013 10:10 AM Pg: 1 of 8

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  
By: Myra LeBlanc, VP

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## LOAN MODIFICATION AGREEMENT

Order ID: 9056480  
Loan Number: 182973523

Project ID: 283263

Borrower: CAROLYN J FRANKLIN

Original Loan Amount: \$230,391.00

Original Mortgage Date: 02/062008

PIN/TAX ID: 31-21-402-018-0000

Legal Description: See Exhibit 'A'  
Recording Reference: See Exhibit 'B'

COOK COUNTY CLERK'S OFFICE  
RECORDED  
INDEXED  
FEB 14 2013  
10:10 AM  
1304519030

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Property of Cook County Clerk's Office

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#: 0654444447105A

Space Above for Recorder's Use

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on June 23, 2011 between CAROLYN J FRANKLIN (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 13th day of March, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 5210 BLOOMSBURY LANE, MATTESON, IL 60443.

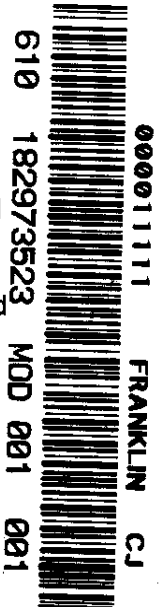
The real property described being set forth as follows:

### 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 one thousand eight hundred thirty three and 03/100, (U.S. Dollars) (\$251,833.03). 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 August 1, 2041. The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security



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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.

SIGNED AND ACCEPTED THIS 30<sup>th</sup> DAY OF JUNE 2011

BY *Carolyn Franklin*  
CAROLYN FRANKLIN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of IL, County of Cook On this 30<sup>th</sup> day of June, 2011 before me the undersigned, a Notary Public in and for said State, personally appeared

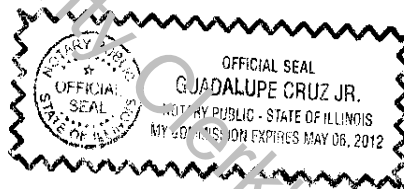
Carolyn S Franklin  
known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that she executed the same.

Witness my hand and official seal.

Signature *[Signature]*

Guadalupe Cruz Jr  
Name (typed or printed)

My commission expires: 5-6-12



\*\*\*\*\*  
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 \_\_\_\_\_

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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: Andria Brown

1/3/13

Andria Brown, A.V.P., Stewart Lender Services, Inc.

Date

STATE OF TEXAS

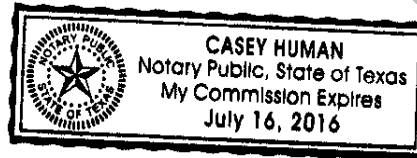
COUNTY OF HARRIS

On January 03, 2013 before me, Casey Human Notary Public-Stewart Lender Services, Inc., personally appeared Andria Brown, 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 Casey Human

Casey Human



My commission expires: July 16, 2016

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Order ID: 9056480

Loan Number: 182973523

Property Address: 5210 BLOOMSBURY LANE, MATTESON, IL 60443



## EXHIBIT A

PARCEL 1: THE WEST 26.20 FEET OF THE EAST 91.60 FEET OF LOT 410 IN STONERIDGE COURTYARDS OF MATTESON UNIT FOUR, BEING A RESUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NO. 0627110091, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION OF EASEMENTS RECORDED AS DOCUMENT NO. 0600510089, AS AMENDED, FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

PIN # 31-21-402-018-0000

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

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Loan Number: 182973523

Project ID: 283263

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### EXHIBIT B

Borrower Name: CAROLYN J FRANKLIN  
Property Address: 5210 BLOOMSBURY LANE, MATTESON, IL 60443

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 02/15/2008 as Instrument/Document Number: 0804657010, 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: \$230,391.00  
Original Mortgage Date: 02/06/2008  
PIN/TAX ID: 31-21-402-018-0000

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