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**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
1.855.664.3124

LOAN MODIFICATION AGREEMENT

Order ID: 9055688
Loan Number: 196208311
Borrower: SLOBODAN LEKOVIC and MIRJANA LEKOVIC

Project ID: 284089

Original Loan Amount: \$245,210.00
Original Mortgage Date: 01/20/2009
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

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Recording Requested by
BAC Home Loans Servicing, LP
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP
Post Office Box 10266
Van Nuys, CA 91410-0266
Attention: Document Control

DocID#: 035 962083117105A

Space Above for Recorder's Use

19620831

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on October 6, 2010 between Slobodan Lekovic, Mirjana Lekovic (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated December 23, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the Property located at 6430 W Belle Plaine Ave 511, Chicago, IL 60634.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

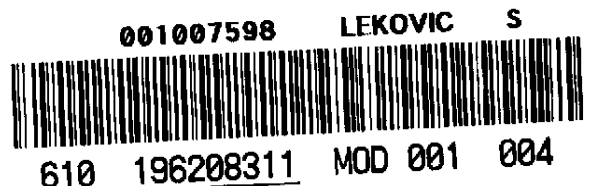
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

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 Seventy Three Thousand, Nineteen Dollars And Five Cents, (U.S. Dollars) (\$273,019.05). 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 November 1, 2040.

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.

BAC Home Loans Servicing, LP is a sub:



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SIGNED AND ACCEPTED THIS 26th DAY OF October 2010

BY [Signature]

Slobodan Lekovic

SLOBODAN LEKOVIC

[Signature]

Mirjana Lekovic

MIRJANA LEKOVIC

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 26th day of October 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

SLOBODAN LEKOVIC / MIRJANA LEKOVIC

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 one executed the same.

Witness my hand and official seal



Signature J. KUCZEK

J. KUCZEK
Name (typed or printed)

my commission expires: May 4th, 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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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

2/15/13

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

Date

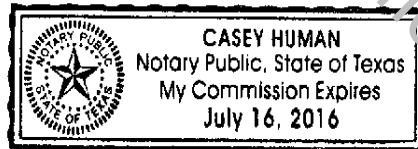
STATE OF TEXAS

COUNTY OF HARRIS

On February 15, 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: 9055688

Loan Number: 196208311

Property Address: 6430 W BELLE PLAINE AVE #511, CHICAGO, IL 60634



EXHIBIT A

PARCEL 1:

UNIT NUMBER 511 IN RIDGEMOOR ESTATES CONDOMINIUM V AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 30 IN DUNNING ESTATES BEING A SUBDIVISION IN THE SOUTHEAST 1/4 OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 91135714 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE EXCLUSIVE USE OF PARKING SPACE NO. 35; AND THE EXCLUSIVE USE OF THE STORAGE SPACE 44, A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT 91135714.

Commonly known as 6430 West Belle Plaine Avenue, Unit 511, Chicago, IL 60634

Permanent Index No.: 13-18-410-034-1044

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

Order ID: 9055688
Loan Number: 196208311

Project ID: 284089

EXHIBIT B

Borrower Name: SLOBODAN LEKOVIC and MIRJANA LEKOVIC
Property Address: 6430 W BELLE PLAINE AVE #511, CHICAGO, IL 60634

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 01/08/2009 as Instrument/Document Number: 0900854027, 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: \$245,210.00
Original Mortgage Date: 01/20/2009
PIN /Tax ID: 13-18-410-034-1044

