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ATTACHED SIGNED DOCUMENTS:
Divorce Decree
Quit Claim Deed
Modification Agreement

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)



186000886+BACTR3HMF_11022012

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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

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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 June 27, 2011 between MARNITA VALENTINE and REGAN VALENTINE (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 29th day of September, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 12420 SOUTH LOWE AVENUE, CHICAGO, IL 60628.

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 seventy two thousand eight and 46/100, (U.S. Dollars) (\$172,008.46). 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 Instrument. Nothing in the 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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In Witness Whereof, the Lender and I have executed this Agreement.

Marnita Valentine (Seal)
Borrower MARNITA VALENTINE

1-25-2013
Date

____ (Seal)
Borrower REGAN VALENTINE

Date

____ [Space Below This Line For Acknowledgement] _____

Property of Cook County Clerk's Office

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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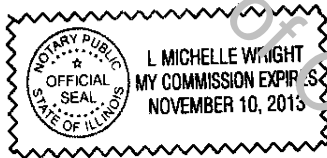
STATE of ILLINOIS
County of: COOK

The foregoing instrument was acknowledged before me this 4/25/2012 (date) by MARNITA VALENTINE and REGAN VALENTINE (name of person acknowledged).

L. Michelle Wright
Notary Public Printed Name

[Signature]
(Signature of Person Taking Acknowledgement)

Notary President
(Title or Rank)



(Serial Number, if any)

My Commission Expires: 11-10-2013



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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

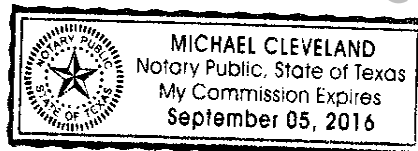
COUNTY OF HARRIS

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

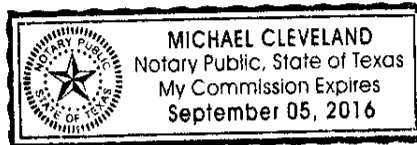
COUNTY OF HARRIS

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

LEGAL DESCRIPTION

THE SOUTH ½ OF LOT 9 AND ALL OF LOT 10 IN BLOCK 7 IN SECOND ADDITION TO WEST PULLMAN, BEING A SUBDIVISION OF THE WEST ½ OF THE SOUTHWEST ¼ OF SECTION 28, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

/ PIN: 25-28-310-052

FOR INFORMATION PURPOSES ONLY:
THE SUBJECT LAND IS COMMONLY KNOWN AS:
/ 12420 South Lowe Avenue
/ Chicago, IL 60628

Property of Cook County Clerk's Office

LAWYERS TITLE INSURANCE CORPORATION

Burnet Title • 2700 S. River Road, Suite 300 • Des Plaines, IL 60018

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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

Order ID: 9243260
Loan Number: 186000886

Project ID: 9243260

EXHIBIT B

Borrower Name: MARNITA VALENTINE and REGAN VALENTINE
Property Address: 12420 SOUTH LOWE AVENUE, CHICAGO, IL 60628

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 10/09/2008 as Instrument/Document Number: 0828348020, 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: \$137,260.00

Original Mortgage Date: 9/29/2008

Legal Description: See Exhibit 'A'

PIN/Tax ID: 25-28-310-052-000



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* 1 8 6 8 8 8 8 6 *