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1313519012

Doc#: 1313519012 Fee: \$76.00
RHSP Fee: \$10.00 Affidavit Fee:
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/15/2013 10:54 AM Pg: 1 of 6

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

LOAN MODIFICATION AGREEMENT

Order ID: 9660441
Loan Number: 873424253
Borrower: DEANDRE TAYLOR

Project ID:

Original Loan Amount: \$133,000.00
Original Mortgage Date: 10/27/2006
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P 6
S N
M N
SC Y
E Y
INT Y

UNOFFICIAL COPY**LOAN MODIFICATION AGREEMENT****(Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 28th day of December, 2009, between DEANDRE TAYLOR (the "Borrower(s)") and BAC Home Loans Servicing, LP (the "Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the 27th day of October, 2006 in the amount of \$133,000.00, and (2) the Note secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at: 3348 W IOWA, CHICAGO, IL 60651.

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 as follows (Notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of the 1st day of January, 2010, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$132,865.10, consisting of the amount(s) loaned to the Borrower by the Lender which may include, but not limited to, any past due principal payments, interest, fees and/or costs capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.750% from the 1st day of January, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$810.54 beginning on the 1st day of February, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on the 1st day of November, 2036 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
3. The Borrower will make such payments at Payment Processing PO Box 650070 Dallas, TX 75265 or at such other place as the Lender may require.
4. Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Agreement.
5. In consideration of this Modification, Borrower agrees that if any document related to the Security Instrument, Note and/or Modification is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary. If the original promissory note is replaced the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as "Documents." Borrower agrees to deliver the Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.

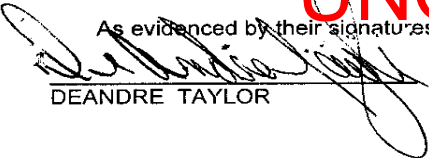


The HOPE Team
CHL Loan #: 873424253

WDGFIXNR 8124 December 28, 2009
8024 06/09


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As evidenced by their signatures below, the Borrower and the Lender agree to the foregoing.


 DEANDRE TAYLOR
Dated: 1/20/10STATE OF ILLINOISCOUNTY OF DU PAGEOn 1.20.10 before me, GRACE BADOCHA Notary Public, personally appearedDEANDRE D TAYLOR

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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The HOPE Team
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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: Patricia Pickens5-8-13

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

Date

STATE OF TEXAS

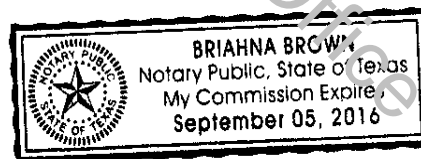
COUNTY OF HARRIS

On May 8, 2013 before me, Briahna Brown 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 Briahna Brown

Briahna Brown



My commission expires: September 5, 2016

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EXHIBIT A LEGAL DESCRIPTION

Tax ID Number: 16024240130000

LOT 16 IN BLOCK 3 IN WILSON AND GOULDS SUBDIVISION OF THE WEST HALF
OF LOT 5 IN THE SUBDIVISION IN SUPERIOR COURT PARTITION OF THE EAST
HALF OF SECTION 2 TOWNSHIP 39 NORTH RANGE 13 EAST OF THE THIRD
PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS.

Property of Cook County Clerk's Office

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EXHIBIT B

Borrower Name: DEANDRE TAYLOR
Property Address: 3348 W IOWA, CHICAGO, IL 60651

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 11/28/2006 as Instrument/Document Number: 0633208019, 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: \$133,000.00
Original Mortgage Date: 10/27/2006
PIN /Tax ID: 16024240130000



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* 8 7 3 4 2 5 3 *