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1313617013

Doc#: 1313617013 Fee: \$76.00
RHSP Fee: \$10.00 Affidavit Fee:
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/16/2013 09:43 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
1.855.664.8121

LOAN MODIFICATION AGREEMENT

Order ID: 9909164
Loan Number: 201044610
Borrower: VIDAL BANUELOS

Project ID:

Original Loan Amount: \$154,660.00
Original Mortgage Date: 12/10/2008
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S AV
P 6
S N
R N
S yes
E yes
INT on

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20.1044610



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#: 0652010446107105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on September 27, 2010 between Vidal H Banuelos (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated December 10, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 5201 Oak St, Bellwood, IL 60104.

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 Sixty Eight Thousand, Three Hundred Ninety One Dollars And Twenty Two Cents, (U.S. Dollars) (\$168,391.22). 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 subsidiary of Bank of America, N.A.

001007409 BANUELOS VH

WDGGovLnMod/



610 201044610 MOD 001 002

WDGLMAGM 7382 07/20/2007

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SIGNED AND ACCEPTED THIS 11 DAY OF October, 2010

BY

Vidal H Banuelos
Vidal H Banuelos

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 11 day of October
2010 before me the undersigned, a Notary Public in and for said State, personally appeared
Vidal H Banuelos

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 he executed the same.

Witness my hand and official seal.



Signature Liliana Flores
Name (typed or printed) Liliana Flores

My commission expires: 10/23/11

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: 

5-8-13

Myra LeBlanc, V.P., Stewart Lender Services, Inc.

Date

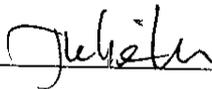
STATE OF TEXAS

COUNTY OF HARRIS

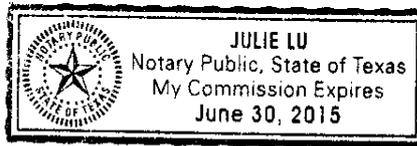
On May 8, 2013 before me, Julie Lu Notary Public-Stewart Lender Services, Inc., personally appeared Myra LeBlanc, V.P., Stewart Lender Services, Inc. personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized 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



Julie Lu



My commission expires: June 30, 2015

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EXHIBIT A LEGAL DESCRIPTION

Property Legal Description:

PARCEL 1: THE WEST 41.55 FEET OF THE EAST 241.55 FEET (EXCEPT THE SOUTH 33 FEET) OF LOT 36 AS MEASURED ON SOUTH LINE OF SAID LOT 38, IN E.A. CUMMING'S AND COMPANY'S GARDEN HOME ADDITION, A SUBDIVISION OF THE NORTHWEST FRACTIONAL 1/4 SOUTH OF INDIAN BOUNDARY LINE OF SECTION 8 AND THAT PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 8 AFORESAID SOUTH OF INDIAN BOUNDARY LINE LYING NORTH OF BUTTERFIELD ROAD (EXCEPT RIGHT OF WAY OF MINNESOTA AND NORTHWESTERN RAILROAD COMPANY AND AURORA, WHEATON AND CHICAGO RAILROAD) TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF INDIAN BOUNDARY LINE. PARCEL 2: THAT PART OF LOTS 322 AND 323 (EXCEPT THE NORTH 10 FEET THEREOF) IN J.W. MC CORMACK'S WEST MORELAND, A SUBDIVISION IN THE WEST 1/2 OF FRACTIONAL SECTION 8, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF A LINE DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON A LINE 33 FEET NORTH OF AND PARALLEL TO SOUTH LINE OF LOT 38 AFOREMENTIONED, SAID POINT BEGINNING 2000 FEET WEST OF EAST LINE OF LOT 38; THENCE NORTH PARALLEL TO EAST LINE OF SAID LOT 38 TO THE SOUTH LINE OF NORTH 10 FEET OF LOT 323 AFORESAID, LYING NORTH OF INDIAN BOUNDARY LINE AND ALSO LYING EAST OF A LINE SIDE LINE BEING 241.55 FEET WEST OF AND PARALLEL TO ABOVE DESCRIBED LINE, IN COOK COUNTY, ILLINOIS, PERMANENT INDEX #'S: 15-08-116-034-0000 VOL. 0158 AND 15-08-115-055-0000 VOL. 0158 AND 15-08-115-054-0000 VOL. 0158 PROPERTY ADDRESS: 5201 OAK ST, BELLWOOD, ILLINOIS 60104-1359

Cook County Clerk's Office

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

Order ID: 9909164
Loan Number: 201044610

Project ID:

EXHIBIT B

Borrower Name: VIDAL BANUELOS
Property Address: 5201 OAK ST, BELLWOOD, IL 60104

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 12/30/2008 as Instrument/Document Number: 0836505193, 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: \$154,660.00

Original Mortgage Date: 12/10/2008

PIN/Tax ID: 15-08-116-034-0000 Vol. 0158



* 9 9 8 9 1 6 4 *



* 2 8 1 8 4 4 6 1 8 *