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Doc#: 1527955087 Fee: \$58.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/06/2015 12:45 PM Pg: 1 of 6

WHEN RECORDED MAIL TO:

Bank of America, N.A.
11802 Ridge Parkway, Suite 100
Broomfield, CO 80021
PREPARED BY: AL RIVAS

731050-777 [Space Above This Line For Recording Data]

MODIFICATION AGREEMENT

APN: 24-02-419-031-0000

ORIG.MTG \$ 232,854.00

NEW MTG \$ 237,770.13

NEW MONEY \$ 4,916.13

PREL REC INFO: 05/04/2009 INST# 0912457416

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM
INSTRUMENT - Form 3157 3/09 (rev. 8/09) (Page 2 of 7)



204446075+204446075_BACRECTR3_20130513

C3_1020

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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on November 22, 2010 between Adrienne Smith (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated April 23, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 9328 S Homan Ave, Evergreen Park, IL 60805.

The real property described being set forth as follows:

SAME AS IN SAIO 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 Thirty Seven Thousand, Seven Hundred Seventy Dollars And Thirteen Cents, (U.S. Dollars) (\$237,770.13). 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 January 1, 2041.

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 Instruments 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.

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 3 of 7)



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In Witness Whereof, the Lender and I have executed this Agreement.

Adrienne Smith (Seal)
Borrower ADRIENNE SMITH

9-27-15
Date

____ (Seal)
Borrower

Date

____ [Space Below This Line For Acknowledgement] _____

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 4 of 7)



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STATE of ILLINOIS

County of: COOK

The foregoing instrument was acknowledged before me this September 27th, 2015 (date) by ADRIENNE SMITH (name of person acknowledged).

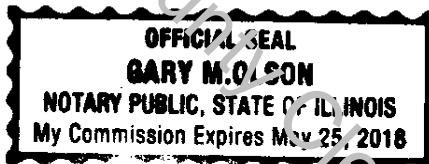
GARY M. OLSON
Notary Public Printed Name

[Signature]
(Signature of Person Taking Acknowledgement)

NOTARY PUBLIC
(Title or Rank)

(Serial Number, if any)

My Commission Expires: May 25th, 2018



MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie
Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 5 of 7)



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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: Urban Settlement Services, LLC, its attorney in fact

By: *Connie Sanchez*

Dated: OCT 01 2015

Name: CONNIE SANCHEZ
Title: ASSISTANT SECRETARY

[Space below this line for Acknowledgement] _____
STATE OF COLORADO
COUNTY OF BROOMFIELD

On 10-1-15 before Me, LAURA J. DUNNELL Notary Public, personally appeared
CONNIE SANCHEZ Assistant Secretary of Urban Settlement
Services, LLC., attorney in fact for Bank of America, N.A., 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 signature(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] Notary Signature

LAURA J. DUNNELL Notary Public Printed Name Please Seal Here

JANUARY 13, 2019 Notary Public Commission Expiration Date

LAURA J DUNNELL
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20154001613
COMMISSION EXPIRES JAN. 13, 2019

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Exhibit A Legal Description

Lot 16 in Block 21 in B. F. Jacob's Resubdivision of Blocks 1 to 16 both inclusive, and 21 to 28 both inclusive, in B. F. Jacob's Evergreen Park, a Subdivision of the Southeast 1/4 Of Section 2, Township 37 North, Range 13, East of the Third Principal Meridian, (except the Railroad Right of Way), in Cook County, Illinois

PIN: 24-02-419-031-0000

Property of Cook County Clerk's Office