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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



0825934034

Doc#: 0825934034 Fee: \$48.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/15/2008 10:05 AM Pg: 1 of 6

Property of Cook County Clerk's Office

The property identified as: **PIN:** 19-18-129-065-0000

Address:

Street: 5818 NEW ENGLAND

Street line 2:

City: CHICAGO

State: IL

ZIP Code: 60638

Lender: BANK OF AMERICA, N.A.

Borrower: SCOTT J PRZYSTAL & ELIZABETH PRZYSTAL

Loan / Mortgage Amount: \$110,000.00

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

S
P
M
W

Certificate number: C153E563-8675-4838-BAF4-61294EB0E6DD

Execution date: 07/19/2008

\$58.25 6

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Recording Requested By:
 BANK OF AMERICA, N.A.
 Consumer Post Closing Review FL9-700-04-21
 9000 Southside Blvd., Bld. 700
 Jacksonville, Florida 32256



Record and Return To:
 Fiserv Lending Solutions
 P.O. BOX 2590
 Chicago, IL 60690

PRZYSTAL, SCOTT J

Loan Number: 68951001199599

19-18-129-065-0000

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT
 (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 19th day of JULY
 2008, between SCOTT J PRZYSTAL, ELIZABETH PRZYSTAL

Bank of America, NA, National Banking Association ("Borrower") and
 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"),
 and Riders, if any, dated JANUARY 16, 2004 and recorded in Book or Liber
 at page(s) , instrument or document number 0408948123
 of the Land Records of COOK, ILLINOIS
 [Name of Records] [County and State, or other Jurisdiction]

and (2) the Agreement, bearing the same date as, and 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
 5818 NEW ENGLAND, CHICAGO, ILLINOIS 60638

the real property described being set forth as follows:
 SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 74,000.00
 to \$110,000.00 . The maturity date described in the Security Instrument is changed to
 JULY 19, 2033

SCOTT J PRZYSTAL/995081501057050

MODIFICATION OF SECURITY INSTRUMENT
 MSIPP.BOA 04/03/08

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CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

Scott J Przystal (Seal)
SCOTT J PRZYSTAL -Borrower

Elizabeth Przystal (Seal)
ELIZABETH PRZYSTAL -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

x Carolyn S. Blymiller, AVP
Authorized Officer Signature

x Carolyn S Blymiller, AVP
Print Authorized Officer Name

SCOTT J PRZYSTAL/995081501057050

MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 04/03/08

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[Space Below This Line For Acknowledgment]

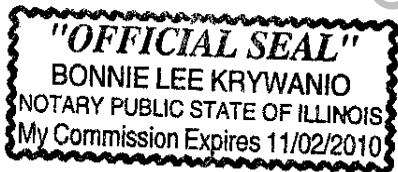
State of ILLINOIS)
) ss.
County of COOK)

On JULY 19 2008 before me, BONNIE LEE KRYWANIO

personally appeared SCOTT J PRZYSTAL, ELIZABETH PRZYSTAL

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 the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal



Bonnie Lee Krywanio
NOTARY SIGNATURE

BONNIE LEE KRYWANIO
(Typed Name of Notary)

NOTARY SEAL

SCOTT J PRZYSTAL/995081501057050

MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 04/03/08

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LENDER ACKNOWLEDGMENT

State of FLORIDA)
County of DUVAL) ss.

On this 5th day of AUGUST 2008, before me, the undersigned Notary Public,

personally appeared CAROLYN S BLYMILLER
Authorized Officer

and known to me to be the AVP
Authorized Officer Title

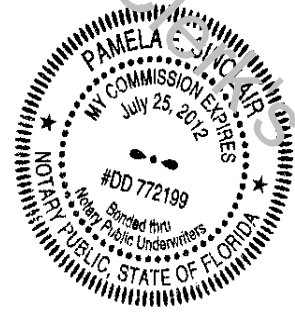
authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

Residing at: 9000 SOUTHSIDE BLVD, BLDG 700
JACKSONVILLE, FLORIDA 32256
Notary Public in and for the State of: FLORIDA

My commission expires: 07/25/2012

By: Pamela E Sinclair
Notary Signature

PAMELA E SINCLAIR
Print Notary Name



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SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF COOK AND STATE OF ILLINOIS, DESCRIBED AS FOLLOWS:

LOT 8 AND THE NORTH 8 FEET OF LOT 9 IN BLOCK 86 IN F. H. BARTLETT'S SIXTH ADDITION TO BARTLETT HIGHLANDS, A SUBDIVISION OF THE WEST ½ OF SECTION 18, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL ID: 19-18-129-065-0000

PROPERTY ADDRESS: 5818 NEW ENGLAND

Property of Cook County Clerk's Office