

# UNOFFICIAL COPY



0835213003

Doc#: 0835213003 Fee: \$46.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/17/2008 08:41 AM Pg: 1 of 6

## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption

Property of Cook County Clerk's Office

The property identified as: **PIN:** 17-03-106-018-0000

**Address:**

**Street:** 1310 NORTH ASTOR STREET

**Street line 2:**

**City:** CHICAGO

**State:** IL

**ZIP Code:** 60610

**Lender:** BANK OF AMERICA, NA

**Borrower:** WILLIAM B JOHNSON

**Loan / Mortgage Amount:** \$500,000.00

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 7770 et seq. because the application was taken by an exempt entity.

**Certificate number:** C926508E-93C0-4F85-B966-C850FC201BB2

**Execution date:** 10/31/2008

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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

JOHNSON, WILLIAM B

Loan Number: 68958000585099

[Space Above This Line For Recording Data]

\$58.25

**MODIFICATION OF SECURITY INSTRUMENT**  
 (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 31st day of OCTOBER 2008, between WILLIAM B JOHNSON, KATHRYN G JOHNSON

("Borrower") and

Bank of America, NA, National Banking Association  
 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"),  
 and Riders, if any, dated JANUARY 28, 2008 and recorded in Book or Liber  
 at page(s) , instrument or document number 0805004077  
 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 1310 NORTH ASTOR STREET, CHICAGO, ILLINOIS 60610

the real property described being set forth as follows:  
 SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF  
 EXHIBIT A.

The Principal amount secured by the Security Instrument is changing from \$ 500,000.00  
 to \$700,000.00 . The maturity date described in the Security Instrument is changed to  
 OCTOBER 31, 2033


WILLIAM B JOHNSON/995082671719300  
 MODIFICATION OF SECURITY INSTRUMENT  
 MSIPP.BOA 04/03/08

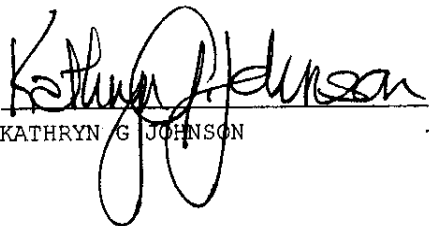
Page 1 of 4

DocMagic 800-649-1362  
 www.docmagic.com

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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.

  
\_\_\_\_\_  
WILLIAM B JOHNSON (Seal)  
-Borrower

  
\_\_\_\_\_  
KATHRYN G JOHNSON (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

**LENDER:**  
**BANK OF AMERICA, N.A.**

  
\_\_\_\_\_  
Authorized Officer Signature

X           Kerry McAdoo           OFFICER  
Print Authorized Officer Name

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\_\_\_\_\_  
[Space Below This Line For Acknowledgment]

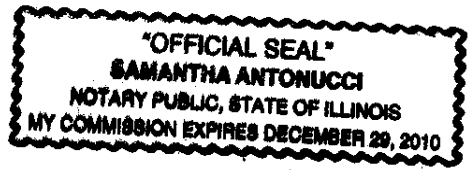
State of Illinois )  
 ) ss.  
County of COOK )

On Oct. 31, 2008 before me, 31, 2008 Samantha Antonucci

personally appeared WILLIAM B JOHNSON, KATHRYN G JOHNSON

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



[Handwritten Signature]  
NOTARY SIGNATURE

Samantha Antonucci  
(Typed Name of Notary)

NOTARY SEAL

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## LENDER ACKNOWLEDGMENT

State of FLORIDA )  
 ) ss.  
County of DUVAL )

On this 12th day of NOVEMBER, 2008, before me, the undersigned Notary Public,

personally appeared KERRY McADOO  
Authorized Officer

and known to me to be the OFFICER  
Authorized Officer Title

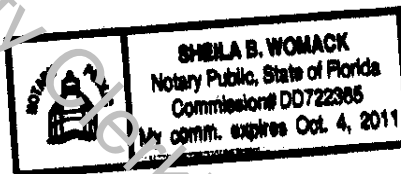
authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and 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: BANK OF AMERICA  
9000 SOUTHSIDE BLVD., BLDG. 700  
JACKSONVILLE, FL 32256

Notary Public in and for the State of:  
FLORIDA

My commission expires: OCT. 4, 2011  
Expiration Date

By: Sheila B. Womack  
Notary Signature  
SHEILA B. WOMACK  
Print Notary Name



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Loan Number: 68958000585099

Date: OCTOBER 31, 2008

Property Address: 1310 NORTH ASTOR STREET, CHICAGO, ILLINOIS 60610

## EXHIBIT "A"

### LEGAL DESCRIPTION

Schedule A: THE FOLLOWING DESCRIBED DESCRIBED REAL ESTATE, SITUATED IN COOK COUNTY, ILLINOIS, TO WIT: THE SOUTH 3.57 FEET OF LOT 1 AND THE NORTH 14.68 FEET OF LOT 2 (MEASURED ON A RIGHT ANGLE FROM THE NORTH AND SOUTH LINE OF SAID LOTS) IN SUBDIVISION OF LOTS 9 TO 11 IN BLOCK 4 OF STONE'S RESUBDIVISION OF ASTOR'S ADDITION TO CHICAGO IN THE NORTH FRACTIONAL 1/2 OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, REFERENCED BEING HAD TO PLAT OF FIRST NAMED SUBDIVISION WHICH WAS RECORDED AUGUST 12, 1886 AS DOCUMENT NO. 743709 ALL IN COOK COUNTY, ILLINOIS. Being that parcel of land conveyed to William Bruce Johnson and Kathryn Johnson, husband and wife, not as joint tenants, not as tenants in common, but as tenants by the entirety from Chicago Title Land Trust Company, as successor trustee to LaSalle Bank National Association, successor trustee to American National Bank and Trust Company of Chicago, under the provisions of a deed or deeds in trust, duly recorded and delivered to said company in pursuance of a trust agreement dated the 1st day of November, 1986, and known as Trust Number 10-0543-02 by that deed dated 04/26/2006 and recorded 05/05/2006 in Instrument No. 0612526044 of the Cook County, IL Public Registry. Tax Map Reference: 17-03-106-018 !