



Doc#: 1101344107 Fee: \$44.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/13/2011 03:25 PM Pg: 1 of 4

Recording Requested by
Bank of America, N.A.

AND WHEN RECORDED MAIL TO:

Bank of America, N.A.
1800 Tapo Canyon Road CA6-914-01-59
Simi Valley, CA 93063
Prepared by: VICTOR RODRIGUEZ

DOC. ID#: 26218304191182964

Parcel ID# 07-20-101-01-0000

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100196368001763047

This Loan Modification Agreement (the "Agreement"), made this 8th day of November, 2010 between JOSEPH KAMINSKI AND HOLLY KAMINSKI, HUSBAND AND WIFE, (the "Borrowers") and Bank of America, N.A., ("Lender") and Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements (a) certain MORTGAGE dated April 11, 2008 and granted or assigned to Mortgage Electronic Registration Systems, Inc., as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on April 25, 2008 as Instrument Number 0811649010 in the Official Records of the COOK County, State of ILLINOIS (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

28 TAMWORTH PLACE
SCHAUMBURG, IL 60194

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- TO COMPLETE THE NOTARY SECTION ON PAGE 9 OF 9 OF THE MORTGAGE

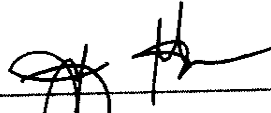
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Bank of America, N.A. 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.

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

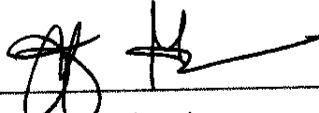
UNOFFICIAL COPY

Bank of America, N.A.

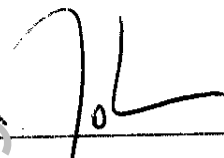


By: **Jennifer Guidicessi**
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.



By: **Jennifer Guidicessi**
Its: **Assistant Vice President**



JOSEPH KAMINSKI



HOLLY KAMINSKI

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

In Reference To "Cook County" BEING MISSING
ON ORIGINAL DOCUMENT(S)

Property of Cook County Clerk's Office

UNOFFICIAL COPY

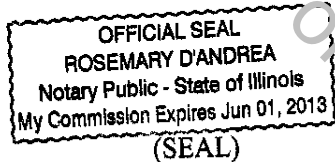
STATE OF IL)
) SS.
COUNTY OF Cook)

On this 17 Day of December 2010, BEFORE ME,

Rosemary D'Andrea, (Notary Public)

personally appeared, **JOSEPH KAMINSKI, HOLLY KAMINSKI**, 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 foregoing 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



Rosemary D'Andrea
Notary Public

Commission Expires: 6-1-13

STATE OF CALIFORNIA

COUNTY OF Ventura

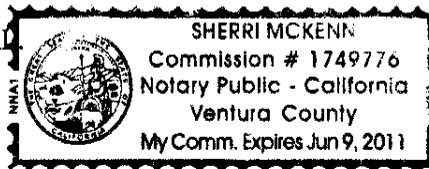
On 12-30-10 before me, **Sherri McKenn**, Notary Public, personally appeared **Jennifer Guidicessi**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS MY HAND AND OFFICIAL SEAL

Signature

Sherri McKenn



(SEAL)

UNOFFICIAL COPY



TICOR TITLE INSURANCE COMPANY

ORDER NUMBER: 2000 000607993 OC
STREET ADDRESS: 28 TAMWORTH PLACE
CITY: SCHAUMBURG COUNTY: COOK COUNTY
TAX NUMBER: 07-20-101-016-0000

LEGAL DESCRIPTION:

LOT 36 IN STRATHMORE SCHAUMBURG, UNIT 2, SECTION 20, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED, APRIL 25, 1969, AS DOCUMENT NUMBER 20822188, ALL IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office