

2009

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After recording return to:

Doc#: 1115219043 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/01/2011 10:02 AM Pg: 1 of 5

When recorded mail to:
LSI -North Recording Division
5039 Dudley Blvd
McClellan, CA 95652
(800) 964-3524

11504965

Prepared by:

Bank of America, N.A.
4161 Piedmont Parkway
Greensboro NC 27410
6895100821xxxx

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT

DEFINITIONS

(A) "Modification" means this document, which is dated 5/21/2011

Recording Requested By:
LSI

(B) "Borrower" is NADA ZUNIC

(C) "Lender" is BANK OF AMERICA, N.A., and its successors and assigns.

(D) "Agreement" means that certain home equity line of credit agreement (including any addenda), dated 5/28/2005, signed by Borrower and payable to Lender (or its predecessor in interest), which Agreement establishes an account from which Borrower may obtain credit advances on a revolving basis in an amount not to exceed the original Credit Limit as defined below.

(E) "Credit Limit" means the original principal limit of \$75,000.00 as stated in the Agreement and the Security Instrument.

(F) "Security Instrument" means that certain Mortgage, Deed of Trust, Security Deed or other security instrument (including any riders), dated the same date as the Agreement, securing the Property for repayment of the Agreement, and filed originally as Book N/A Page N/A, Instrument# 0517117056 in the Official Public Records of COOK County, State of IL.

(G) "Property" means the property described in the attached Exhibit A, which currently has the address of: 8711 W BRYN MAWR 308F, CHICAGO, IL. 60631

Borrower agrees as follows:

1. Lender and Borrower amend the terms of the Security Instrument as follows:

The Credit Limit is hereby modified to the principal limit of \$17,230.00, not to exceed this amount.

Modification of Security Instrument- Home Equity Line of Credit

S 4
P 5
S 2
M 2
SC 4
E 9
INT 10

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2. Nothing in this Modification will invalidate, impair or release any term or condition in the Agreement or the Security Instrument. The Agreement and the Security Instrument will continue in full force and effect. Any term or condition in the Agreement or the Security Instrument not modified in this Modification has the same force and effect as any term which is modified in this Modification. Borrower ratifies and confirms the terms and conditions of the Agreement and the Security Instrument, and covenants and agrees to perform and comply with the terms and conditions, as modified in this Modification.
3. Nothing in this Modification will be understood or construed as a substitution, transference or novation of the existing debt.
4. Lender reserves all rights it has against all parties, including but not limited to all parties secondarily liable.
5. This Modification is binding upon and inures to the benefit of the heirs, executors, administrators, representatives, or successors and assigns of the respective parties.
6. All capitalized terms not defined in this Modification have the same meaning as in the Agreement or the Security Instrument.

By signing below, Borrower agrees to be bound by the terms of this Modification.

ATTENTION BORROWER


THIS WRITTEN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Do not sign below if Section 1 of this Modification is blank or any loan information other than the property's legal description is attached.

WITNESSES (if applicable):

BORROWER:

Witness



NADA ZUNIC

Witness

ATTENTION NOTARY PUBLIC

Modification of Security Instrument- Home Equity Line of Credit

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NOTE: Amend and complete the notary acknowledgement in accordance with applicable law.

State of Illinois

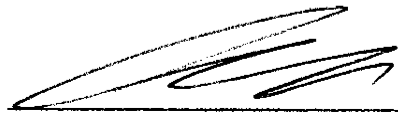
County of Cook

On May 20, 2011, before me, Aaron Anderson
(Date) (Name of Notary Public)

personally appeared Nada Zunic
(Name of Borrowers)

personally known to me / 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 for the purposes and consideration therein expressed.

WITNESS MY HAND AND OFFICIAL SEAL.


Notary Public



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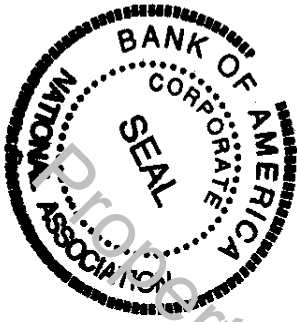
BANK OF AMERICA, N.A.

By *Andrea Moore*
Printed Name ANDREA MOORE
Title: VICE-PRESIDENT

By *Andrew Holland*
Printed Name ANDREW HOLLAND
Title: VICE-PRESIDENT

Witness: *Dorothy Osbey*
DOROTHY OSBEY

Witness: *Cynthia Coffey*
CYNTHIA COFFEY



ACKNOWLEDGMENT

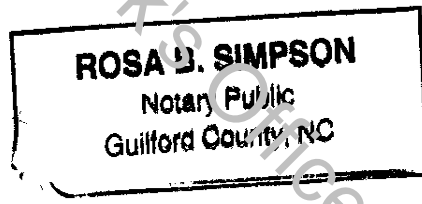
State of North Carolina }
County of Guilford }

On 5/11/2011, before me, Rosa B. Simpson personally appeared ANDREA MOORE and ANDREW HOLLAND, 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.

Signature *Rosa B. Simpson*

Commission expiration date: April 10, 2013



For California property: 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.

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Order No.: **11504965**
Loan No.: 001122517506

Exhibit A

The following described property:

Parcel 1:

Unit Number 308 in 8711 W. Bryn Mawr Condominium, as delineated on Plat of Survey of the following described Real Estate:

In that part of Lots 16 to 20, both inclusive, and Lots 42 to 45, both inclusive, in Chicago's Forest Ridge Estates, being a Subdivision of the North 1/2 of the Northwest 1/4 of Section 11, Township 40 North, Range 12, East of the Third Principal Meridian, lying below a Horizontal Plane of 81.35 feet above Chicago City Datum, all in Cook County, Illinois, which Plat is attached as Exhibit "A" to the Declaration of Condominium recorded May 30, 2002 as Document Number 0020610405, together with its undivided percentage interest of the Common Elements Appurtenant to the unit as set forth in said Declaration.

Parcel 2:

The exclusive right to the use of limited Common Elements known as Storage Space B-19 and Parking B-19 as delineated on the survey attached to the Declaration aforesaid recorded as Document No. 0020610405.

Assessor's Parcel No: 12-11-104-032-1017