

Property of Cook County Clerk's Office

PREV. RECD. INFO: 09/18/2002

Recording Requested by  
Bank of America, N.A.  
WHEN RECORDED MAIL TO:

DOC # 0021022926  
APN-28-10-223-009-0000

WHEN RECORDED, MAIL TO:  
RECORDING DEPARTMENT

Attn: Ramona Tongdee  
Bank of America Home Loans Servicing, LP  
100 Beecham Drive, SUITE 104  
Pittsburgh, PA 15205  
888.259.3004

Space Above for Recorder's Use

289305

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on September 2, 2011 between RICHARD CROSS and BRENDA CROSS (the "Borrower(s)") and Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 11th day of September, 2002 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 14643 S KOSTNER AVENUE, MIDLOTHIAN, IL 60445. The real property described being set forth as follows:

**SAME AS IN SAID 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 one hundred fifty seven thousand seven hundred thirty five and 37/100, (U.S. Dollars) (\$157,735.37). 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 October 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

# UNOFFICIAL COPY

whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] 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.

SIGNED AND ACCEPTED THIS 13<sup>th</sup> DAY OF September  
BY

RICHARD CROSS  
RICHARD CROSS

BRENDA CROSS  
BRENDA CROSS

*Richard Cross*  
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

*Brenda Cross*

State of IL, County of Cook On this 13<sup>th</sup> day of Sept,  
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Richard Cross + Brenda Cross

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 that they executed the same.

Witness my hand and official seal.

Signature *Pat. Barrett*

Patricia A Barrett  
Name (typed or printed)

My commission expires: 7/19/14



As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage

CO-OWNER(S)

\_\_\_\_\_  
Co-Owner(s) Signature

Dated: \_\_\_\_\_

\_\_\_\_\_  
Co-Owner(s) Name (typed or printed)

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

On \_\_\_\_\_ before me, \_\_\_\_\_

# UNOFFICIAL COPY

Notary Public, personally appeared \_\_\_\_\_

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 signatures(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 \_\_\_\_\_

**DO NOT WRITE BELOW THIS LINE.**

THIS SECTION IS FOR INTERNAL Bank of America, N.A. USE ONLY

SIGNED THIS DATE: OCT 06 2011

BY: Molly Tepper  
NAME: Molly Tepper

TITLE: Assistant Secretary

Bank of America, N.A.

STATE OF Pennsylvania COUNTY OF Allegheny

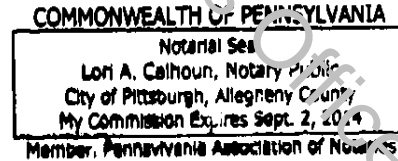
On OCT 06 2011 before me, Lori A Calhoun Notary Public, personally appeared

Molly Tepper

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 signatures (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.

Lori A Calhoun Signature



# UNOFFICIAL COPY

LOT 15 IN BLOCK 24 IN MANUS MIDLOTHIAN PARK A SUBDIVISION ON THE  
NORTHEAST 1/4 OF SECTION 10, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE  
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office