

Recording Requested by
Return to:
URBAN LENDING SOLUTIONS
1001 LIBERTY AVE STE. 675
PITTSBURGH, PA 15222

Orig Mtg: \$162,450
New Mtg: \$184,993.31
New Money Consideration:
22543.31

APN 16-31-323-031-0000

This document was prepared by Bank of America, N.A.
Revette Grooms

See Exhibit B for assignments of record if applicable
299258

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on February 15, 2012 between ARTURO SANCHEZ (the "Borrower(s)") and Bank of America, N.A., Original Lender/Beneficiary Lender or Servicer ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 26th day of November, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property' (See Exhibit A for Legal Description if applicable), located at 3716 SOUTH OAK PARK AVENUE, BERWYN, IL 60402. 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 eighty four thousand nine hundred ninety three and 31/100, (U.S. Dollars) (\$184,993.31). This debt is evidenced by *Prev Mtg Recorded 11-20-2008 (Inst # 083253315)*

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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 February 1, 2042. 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 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 21 DAY OF February 2012
BY

[Signature]
Witness Signature 2-21-2012
Date

Sandy Cabrera
Witness Printed Name

2-21-2012
Witness Date

[Signature]
ARTURO SANCHEZ

[Signature]
Witness Signature 2/21/2012
Date

Evelyn Lugo
Witness Printed Name

02/21/2012
Witness Date

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois, County of Kendall On this 21st day of February
2012 before me the undersigned, a Notary Public in and for said State, personally
appeared ARTURO SANCHEZ 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 he executed the same.

WITNESS my hand and official seal.

[Signature] Notary Signature

Itzel Alcaraz Notary Public Printed Name Place Seal Here



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9/13/15

Notary Public Commission Expiration Date

Property of Cook County Clerk's Office

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

SIGNED THIS DATE: MAR 15 2012

By: [Signature]

Name: Henry Huang

Title: Assistant Secretary

Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP

STATE OF Colorado COUNTY OF Broomfield
On 3.15.12 before me, Oyuki Fernandez Notary Public, personally
appeared Henry Huang

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] Notary Signature

Oyuki Fernandez Notary Public Printed Name Place Seal Here

12.27.2015 Notary Public Commission Expiration Date



My Comm. Expires December 27, 2015

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LOT 2 (EXCEPT THE NORTH 88 FEET THEREOF) IN BLOCK 51, IN THE
SUBDIVISION OF BLOCKS 45, 47, 48, 49, 50, 51 AND 52 IN CIRCUIT
COURT PARTITION OF SECTION 31, TOWNSHIP 39 NORTH, RANGE 13, EAST
OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS
A.P.N.: 16-31-323-031-0000

Property of Cook County Clerk's Office