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Recording Requested by
BANK OF AMERICA, N.A.

Doc#: 1218719137 Fee: \$50.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/05/2012 03:04 PM Pg: 1 of 6

AND WHEN RECORDED MAIL TO:
BANK OF AMERICA, N.A.
9000 Southside Blvd. Bldg
Mail Stop: FL9-700-04-33
Jacksonville, FL 32256
Prepared by: **BRIAN BECK**
DOC ID#: **88624158763706728**
PARCEL ID# **07-16-200-056-1038**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MERS #: 1-888-679-6377

MIN#: 100025500013947146

This Loan Modification Agreement (the "Agreement"), made this 23rd day of March, 2012 between CAROLINA ESQUIVEL, (the "Borrowers") and Bank of America, N.A. ("Lender") and Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements that certain MORTGAGE dated February 07, 2012 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, 1901 E Voorhess Street Suite C, Danville, IL 61834) and recorded on July 29, 2003 as INSTRUMENT NUMBER 321029182 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:

**716 HILL DR APT 205
HOFFMAN ESTATES, IL 60169**

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

- **TO AMEND THE LOAN AMOUNT ON THE MORTGAGE TO READ: EIGHTY ONE THOUSAND SEVEN HUNDRED NINETY SIX AND 00/100 DOLLARS (U.S. \$81,796.00)**

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 capitalize terms note defined herein shall have the same meanings as set forth in the Security Instrument.

S	<u>4</u>
P	<u>6</u>
S	<u>N</u>
M	<u>N</u>
SC	<u>4</u>
E	<u>4</u>
INT	<u>21</u>

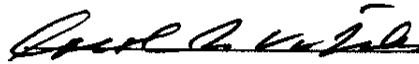
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Bank of America, N.A.



By: Frank Fonda
Its: Vice President

Mortgage Electronic Registration Systems, Inc.



By: Carol R. Van Rider
Its: Vice President

Property of Cook County Clerk's Office

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Bank of America, N.A.

By: **Beulah L. Dore**
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.

By: **Beulah L. Dore**
Its: **Assistant Vice President**


CAROLINA ESQUIVEL

4/20/12

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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STATE OF Illinois

COUNTY OF Cook

On this 20 Day of April 2012, BEFORE ME,

Minasi Patel, (Notary Public)



personally appeared, **CAROLINA ESQUIVEL**, 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



M Patel
Notary Public

Commission Expires: 9-17-2015

STATE OF _____

COUNTY OF _____

On _____ before me, **Tammy M. Hallman**, Notary Public, personally appeared **Beulah L. Dore**, 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.

WITNESS MY HAND AND OFFICIAL SEAL.

Signature _____

(SEAL)

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GENERAL ACKNOWLEDGEMENT

State of Florida
County of Duval

On 5/29/2012 before me, Tammy M. Hallman, Notary Public,

personally appeared, Frank Eonda, 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.

Tammy M. Hallman
Tammy M. Hallman
Commission #: EE136019
My Commission Expires: 10/05/2015



TAMMY M. HALLMAN
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE136019
Expires 10/5/2015

GENERAL ACKNOWLEDGEMENT

State of Florida
County of Duval

On 5/31/2012 before me, Tammy M. Hallman, Notary Public,

personally appeared, Carole R Van Rieder, 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.

Tammy M. Hallman
Tammy M. Hallman
Commission #: EE136019
My Commission Expires: 10/05/2015



TAMMY M. HALLMAN
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE136019
Expires 10/5/2015

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CASE #: IL1376554938703

LOAN #: 241587637

LEGAL DESCRIPTION EXHIBIT A**LEGAL DESCRIPTION:**

UNIT 8-205 IN HIGHLAND CROSSING CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

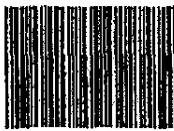
THAT PART OF THE NORTHEAST 1/4 OF SECTION 16, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE EAST LINE OF THE WEST 10 ACRES OF THE NORTHWEST 1/4 OF SAID NORTHEAST 1/4 AND THE SOUTH LINE OF GOLF ROAD; THENCE SOUTH 02 DEGREES, 48 MINUTES, 08 SECONDS, WEST ALONG SAID EAST LINE OF THE WEST 10 ACRES 1272.01 FEET; THENCE NORTH 89 DEGREES, 58 MINUTES, 16 SECONDS, EAST ALONG THE SOUTH LINE OF THE NORTHWEST 1/4 OF THE SAID NORTHEAST 1/4 OF SECTION 16, 747.86 FEET; THENCE NORTH 00 DEGREES, 37 MINUTES, 02 SECONDS WEST 455.50 FEET; THENCE NORTH 89 DEGREES, 22 MINUTES, 58 SECONDS EAST, 190.00 FEET; THENCE NORTH 00 DEGREES, 37 MINUTES, 02 SECONDS WEST 452.59 FEET; THENCE SOUTH 89 DEGREES, 22 MINUTES, 58 SECONDS WEST 837.36 FEET; THENCE NORTH 02 DEGREES, 48 MINUTES, 08 SECONDS EAST TO THE SOUTH LINE OF GOLF ROAD; THENCE SOUTH 89 DEGREES, 22 MINUTES, 59 SECONDS WEST, ALONG SAID SOUTH LINE 46.65 FEET TO THE POINT OF BEGINNING ALL IN SCHAUMBURG TOWNSHIP OF COOK COUNTY, ILLINOIS (EXCEPT THE NORTH 20 FEET OF THE LAND TAKEN FOR HIGHWAY PURPOSES IN CONDEMNATION CASE 71-L-8422) IN COOK COUNTY, ILLINOIS;

WHICH SURVEY IS ATTACHED AS EXHIBIT 'C' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 25609760, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

Legal Description Exhibit A
1C404-XX (08/08)(d/l)

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* 2 3 9 9 1 *



* 2 4 1 5 8 7 6 3 7 0 0 0 0 0 1 C 4 0 4 *