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MODIFICATION TO DEED OF TRUST AND RECONVEYANCE

This Modification to Deed of Trust and Partial Release ("Modification"), is made this 5th day of December, 2012 among Bank of America, N.A., ("Beneficiary"), and EDWARD E SMITH JR., MARRIED TO TAMATHA SMITH ("Borrower(s)") (collectively referred to herein as the "parties").

RECITALS

This Modification is made with reference to the following facts:

A. The Borrower(s) made, executed, and delivered to Bank of America, N.A. ("Lender") and Beneficiary, that certain Deed of Trust dated 2/2/2003, and recorded on 3/13/2003, In Book N/A, Page N/A as Document Number 00303501.5 in the Official Records in the Office of the County Recorder of Cook County, State of Illinois ("Deed of Trust"), securing a Note dated 2/22/2003, in the principal amount of One Hundred Thousand Dollars and 00/100 (\$100, 000.00) in favor of the Beneficiary and legally describing the real property as follows:

See Exhibit "A" attached hereto and made a part hereof.

B. The purpose of this Modification is to correct the legal description. At the time the above referenced Deed of Trust was recorded an incorrect legal description was inadvertently contained therein.

TERMS OF MODIFICATION

1. For value received, the parties hereto do hereby modify said Deed of Trust to provide that the legal description therein shall be as follows ("Secured Property"):

See Exhibit "B" attached hereto and made a part hereof.

2. The Borrower(s) do(es) hereby mortgage, grant and convey the Secured Property to Beneficiary under the Deed of Trust together with power of sale subject to each and all of the terms and conditions of the Deed of Trust, including this Modification thereto.

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- The Borrower(s) and the Beneficiary do(es) hereby release without warranty to the person or persons legally entitled thereto, all the estate in and to any portion of the legal description first described hereinabove, which is not included within the description to the Secured Property.
- The terms of the Deed of Trust, which are incorporated herein by reference, shall remain in full force and effect and be binding thereon to the extent they are not inconsistent with the provisions of this Modification. In the event of any inconsistency between the provisions of this Modification and the original Deed of Trust, the provisions of this Modification shall control. The Deed of Trust, herein modified, when signed by all parties hereto, shall constitute one Deed of Trust.
- This Modification shall inure to and bind the heirs, devisees, successors and assigns of the parties hereto.
- In's Modification may be executed in counterparts, but shall be of no force and 6. effect unless and until all parties to this Modification have duly executed this document.

IN WITNESS WHEREOF, the parties hereto have executed this Modification the day and year first above written. -00/C

Bank of America, N.A.

Cathy M/Callanan, Assistant Vice President

Borrøwer Edward E. Smith Jr.,

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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CERTIFICATE OF ACKNOWLEDGMENT

STATE OF FLORIDA	
COUNTY OF DUVAL)	SS.
Notary Public, personally appeared <u>Cathy M. C</u> proved to me on the basis of satisfactory evider is/are subscribed to the within instrument and a executed the same in his/her/their authorized c signature(s) on the instrument the person(s), or person(s) acies, executed the instrument.	nce) to be the person(s) whose name(s) acknowledged to me that he/she/they apacity (ies), and that by his/her/their
WITNESS my hand and official seal.	
Tammy M. Hallman Notary Public - Commission No. EE 136019 Commission Expires: 10/5/2015	NOTARY PUBLIC STATE OF FLORIDA Comm# EE136019 Expires 10/5/2015
TYPE OF DOCUMENT:	Modification to Deed of Trust and Partial Release
DOCUMENT DATE:	December 5, 2612

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CERTIFICATE OF ACKNOWLEDGMENT	
STATE OF TIL)	
COUNTY OF COOK) ss.	
On this 12 day of DECEMBER, 2012, before me, Verda Shiffin - Rist, Notary Public, personally appeared Edward Smith, 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. Verda Griffin-Rist Notary Public - State Of Illinois MY COMMISSION EXPIRES CAGGING	
Notary Public - Commission No.: Commission Expires: 9-5-2015	
CERTIFICATE OF ACKNOWLEDGMENT	
STATE OF	
COUNTY OF) ss.	
On this day of, 2012, before n e,	
personally appeared	
WITNESS my hand and official seal.	
Printed Name:	
Printed Name: Notary Public - Commission No.:	
Commission Expires:	

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Exhibit "A"

UNIT 1296 TOGETH WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN THE RESIDENCE OF FORTY ONE EIGHT CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AUGUST 15, 2001 AS DOCUMENT 0010751185 IN THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 15, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.



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Exhibit "B"

SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS.

PARCEL 1: UNIT 1206 AND PARKING SPACE 194 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN THE RESIDENCE OF FORTY-ONE EAST EIGHTH CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AUGUST 15, 2001, AS DOCUMENT NUMBER 0010751185 AND SUPPLEMENT THERETO RECORDED OCTOBER, 2002 AS DOCUMENT NUMBER IN THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 15, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: RICHTS AND PRIVILEGES INCLUDING BUT NOT LIMITED TO EASEMENTS FOR PEDESTRIAN AND VEHICULAR ACCESS; USE, MAINTENANCE, REPAIR AND REPLACEMENT; AND PUBLIC AND PRIVATE UTILITY EASEMENTS ONTAIL.
ESIDENCES C.
RELATING TO OTHER.
2001 AS DOCUMENT NUMBER: 17-15-2

KNOWN AS: 41 E 8TH STREET, UNIT #1206 CONTAINED IN THE DECLARATION OF CONDOMINIUM OWNERSHIP FOR THE RESIDENCES OF FORTY-ONE EAST EIGHT CONDOMINIUM AND PROVISIONS RELATING TO OTHER PORTIONS OF THE PREMISES RECORDED AUGUST 15TH,