

Recording Requested by

Bank of America, N.A.

WHEN RECORDED MAIL TO:

Bank of America, N.A.
1001 Liberty Avenue, Suite 675
Pittsburgh, PA 15222

*Joshua McKay
1001 Liberty Ave Ste 675
Pittsburgh PA 15222*

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

See Exhibit B for assignments of record if applicable

Space Above for Recorder's Use

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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on June 30, 2012 between RAMON BRAVO and IRMA BRAVO (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 16th of April, 2009 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 6005 W WARWICK AVE, CHICAGO, IL 60634.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

Prev. Recorded 4/10/2009 Doc # 0910004081 APN 13-20-170-017-0000

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 three hundred ninety-three thousand five hundred twenty-one and 54/100, (U.S. Dollars) (\$393,521.54). This debt is evidenced 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 July 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

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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 26th DAY OF July 2012

BY [Signature] 07/26/12 Jose Flores 7-26-12
Witness Signature Date Witness Signature Date

Brenda L Reyes
Witness Printed Name

Jose Flores
Witness Printed Name

07/26/2012
Witness Date

7-26-12
Witness Date

Ramon Bravo
RAMON BRAVO

Irma Bravo
IRMA BRAVO

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

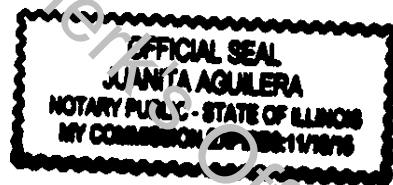
State of Illinois, County of Cook On this 26th day of July 2012 before me the undersigned, a Notary Public in and for said State, personally appeared RAMON BRAVO and IRMA BRAVO known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that they executed the same.

Witness my hand and official seal.

[Signature] Notary Signature

Juanita Aguilera Notary Public Printed Name Place Seal Here

11/19/2015 Notary Public Commission Expiration Date



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DO NOT WRITE BELOW THIS LINE.

THIS SECTION IS FOR INTERNAL USE ONLY

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

By: Urban Settlement Services, LLC, its attorney in fact

By: *BK*

Dated: OCT 12 2012

Name: **Brittany Hammond**
Title: **Assistant Secretary**

_____[Space below this line for Acknowledgement]_____

STATE OF Colorado
COUNTY OF Broomfield

On 10-12-12 before Me, Sherry Lynn Brown Notary Public, personally appeared Brittany Hammond 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 entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

SLB Notary Signature

Sherry Lynn Brown Notary Public Printed Name Please Seal Here

12-27-15 Notary Public Commission Expiration Date

SHERRY LYNN BROWN
NOTARY PUBLIC, STATE OF COLORADO
My Comm. Expires December 27, 2015

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LEGAL DESCRIPTION

EXHIBIT A

LOT 2 IN ALBERT J SCHORSCH IRVING PARK BLVD GARDENS 2ND
ADDITION, A SUBDV OF THE S 7.5 ACRES OF THE E 1/2 OF THE E 1/2
OF THE SE 1/4 OF SEC 20, TOWNSHIP 40 N

Property of Cook County Clerk's Office