

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

New money \$ 1053.35

This document was prepared by Bank of America, N.A. *Jan Snyder*
1001 Liberty Ave Ste 675 Pittsburgh PA 15222

See Exhibit B for assignments of record if applicable

AAU-24-34-405-012

Space Above for Recorder's Use

335599 1300777

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on August 4, 2012 between GWENDOLYN V PITTS (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 5th of March, 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 13325 SOUTH KOLIN AVE, ROBBINS, IL 60472.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

Prev Rec Info - 3/14/08 Inst 0807426187

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 eighty-six thousand nine hundred eleven and 35/100, (U.S. Dollars) (\$86,911.35). 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 August 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

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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.

I acknowledge receipt from Lender of the Notice of Special Flood Hazard and Availability of Federal Disaster Relief Assistance (the "Notice") a reasonable period of time in advance of my execution of this Agreement to enable me to obtain any flood insurance required under the terms of the Notice.

SIGNED AND ACCEPTED THIS 31ST DAY OF AUGUST 2012
BY _____

Witness Signature Date

Witness Signature Date

Witness Printed Name

Witness Printed Name

Witness Date

Witness Date

Gwendolyn V Pitts
GWENDOLYN V PITTS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 31ST day of AUGUST 2012 before me the undersigned, a Notary Public in and for said State, personally appeared GWENDOLYN V PITTS 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 SHE executed the same.

Witness my hand and official seal.

Mary E. DuBois Notary Signature



MARY E. DuBois Notary Public Printed Name Place Seal Here

1-2-16 Notary Public Commission Expiration Date

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DO NOT WRITE BELOW THIS LINE.

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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: *Stephanie Casillas*

Dated: SEP 11 2012

Name: **Stephanie Casillas**
Title: **Assistant Secretary**

_____ [Space below this line for Acknowledgement] _____

STATE OF Colorado
COUNTY OF Broomfield

On 9/11/12 before Me, Phillip Her Notary Public, personally appeared Stephanie Casillas 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.

Phillip Her Notary Signature

Phillip Her Notary Public Printed Name Please Seal Here

12/27/2015 Notary Public Commission Expiration Date

PHILLIP HER
NOTARY PUBLIC, STATE OF COLORADO
My Comm. Expires December 27, 2015

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Exhibit A

Legal Description

LOT 13 IN BLOCK 9 IN LINCOLN MANOR WEST, BEING A SUBDIVISION IN THAT PART OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 34, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office