

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

341723-13007777 Melissa Allshouse
This document was prepared by Bank of America, N.A.
1001 Liberty Ave Ste 675 Pittsburgh PA 15222
See Exhibit B for assignments of record if applicable
APN 20-27-415-007

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on August 23, 2012 between LORETTA HAYES (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 of March, 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 7619 SOUTH EVANS AVENUE, CHICAGO, IL 60619.

The real property described being set forth as follows:

new debt #1122.59

SAME AS IN SAID SECURITY INSTRUMENT

Prv De 3/21/2009 Trust # 0907131085

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 two hundred twenty-eight thousand two hundred seventy-eight and 59/100, (U.S. Dollars) (\$228,278.59). 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 September 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 19th DAY OF September, 2012

BY Chloe Scott 9.19.12

Witness Signature Date

Chloe Scott

Witness Printed Name

09-19-2012

Witness Date

Loretta Hayes

LORETTA HAYES

Shawn Brown 9-19-12

Witness Signature Date

Shawn Brown

Witness Printed Name

9-19-2012

Witness Date

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

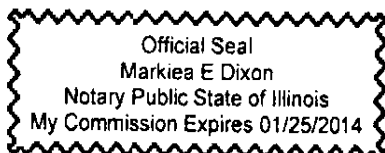
State of ILLINOIS, County of COOK On this 19th day of September, 2012 before me the undersigned, a Notary Public in and for said State, personally appeared LORETTA HAYES known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that she executed the same.

Witness my hand and official seal.

Markiea E. Dixon Notary Signature

Markiea E. Dixon Notary Public Printed Name Place Seal Here

1/25/2014 Notary Public Commission Expiration Date



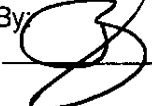
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DO NOT WRITE BELOW THIS LINE

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

Dated: DEC 17 2012


Name: **Patrick Vigil**
Title: **ASSISTANT SECRETARY**

_____[Space below this line for Acknowledgement]_____

STATE OF Colorado
COUNTY OF Broomfield

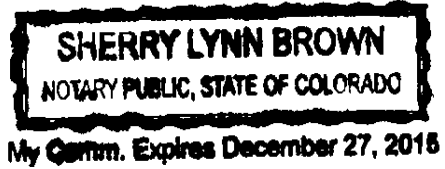
On 12-17-12 before me, Sherry Lynn Brown Notary Public, personally appeared Patrick Vigil

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.
 Notary Signature

Sherry Lynn Brown Notary Public Printed Name Place Seal Here

12-7-15 Notary Public Commission Expiration Date



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EXHIBIT A

LEGAL DESCRIPTION

THE NORTH 30 FEET OF THE SOUTH 120 FEET OF THE WEST ½ (EXCEPT THE EAST 8 FEET) OF THE NORTH ½ OF BLOCK IN WAKEMAN'S SUBDIVISION OF THE EAST ½ OF THE SOUTHEAST ¼ OF SECTION 17 TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY.

A.P.N.: 20-27-415-007

Property of Cook County Clerk's Office