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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

369376-13007777 Melissa Allshouse

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

1001 Liberty Ave Suite 675 Pittsburgh PA 15222

See Exhibit B for assignments of record if applicable

APN 07-08-209-004-0000

Space Above for Recorder's Use

#### LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on November 28, 2012 between CHARLES B BRIDGERS and SUSAN G BRIDGERS (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 27th 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 1160 LANCASTER COURT, HOFFMAN ESTATES, IL 60169.

new debt \$21,811.83

The real property described being set forth as follows:

#### SAME AS IN SAID SECURITY INSTRUMENT

Per RA 3/25/2009 In. 2 090845709-

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 seventy-one thousand six hundred eighty-seven and 83/100, (U.S. Dollars) (\$271,687.83). 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 December 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

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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 capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

SIGNED AND ACCEPTED THIS  
BY

17<sup>th</sup> DAY OF December, 2012

Witness Signature

Date

Witness Signature

Date

Witness Printed Name

Witness Printed Name

Witness Date

Charles B. Bridgers  
CHARLES B BRIDGERS

Witness Date

Susan G. Bridgers  
SUSAN G BRIDGERS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

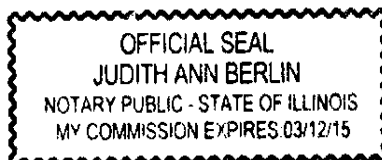
State of Illinois, County of Cook On this 17<sup>th</sup> day of Dec 2012 before me the undersigned, a Notary Public in and for said State, personally appeared CHARLES B BRIDGERS and SUSAN G BRIDGERS known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that they executed the same.

Witness my hand and official seal.

Judith Ann Berlin Notary Signature

Judith Ann Berlin Notary Public Printed Name Place Seal Here

3/12/15 Notary Public Commission Expiration Date



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## DO NOT WRITE BELOW THIS LINE

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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: See

Dated: DEC 22 2012

Name:  
Title:

**Shirley Ulibarri**  
**ASSISTANT SECRETARY**

[Space below this line for Acknowledgement]

STATE OF Colorado  
COUNTY OF Broomfield

On 12-22-12 before me, Cher Her Notary Public, personally  
appeared Shirley Ulibarri

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.

Cher Her

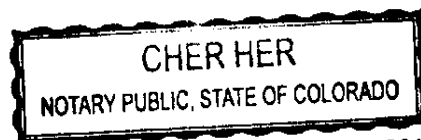
Notary Signature

Cher Her

Notary Public Printed Name Place Seal Here

12-27-2015

Notary Public Commission Expiration Date



My Comm. Expires December 27, 2015

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Exhibit "A"

## Legal Description

LOT 4 IN BLOCK 208 IN THE HIGHLANDS WEST AT HOFFMAN ESTATES XXIII, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF FRACTIONAL SECTION 5 AND PART OF THE NORTHEAST 1/4 OF SECTION 8, AND PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, ALL IN TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE VILLAGE OF HOFFMAN ESTATES, SCHAUMBURG TOWNSHIP, COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY 24, 1966 AS DOCUMENT NUMBER 2272742 AND RECORDED MAY 24, 1966 AS DOCUMENT NUMBER 19836547, IN THE OFFICE OF THE RECORDER OF DEEDS, COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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