

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

This document was prepared by Bank of America, N.A. *AKUS/HAISLY*

See Exhibit B for assignments of record if applicable

Space Above for Recorder's Use

1001 LIBERTY AVE SUITE 675
PITTSBURGH PA 15222 LOAN MODIFICATION AGREEMENT *3108057-13007777*

This Loan Modification Agreement (the "Agreement"), made on November 16, 2012 between LAURIE A ENTY (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 30th of July, 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 13448 LOOMIS CT, CRESTWOOD, IL 60445. *A.P.N.# 8432302040 0000*

The real property described being set forth as follows:

PREV REC INFO: 8-21-2009 INST.# 0922335053
SAME AS IN SAID SECURITY INSTRUMENT

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-six thousand one hundred thirty-six and 6/100, (U.S. Dollars) (\$226,136.06). 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 November 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 12 DAY OF December

BY
[Signature]
Witness Signature 12/12/12 Date

DEJANA BYRD
Witness Printed Name

Witness Signature Date

Witness Printed Name

Witness Date

Witness Date

[Signature]
LAURIE A ENTY

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Ill, County of Cook On this 12 day of Dec 2012 before me the undersigned, a Notary Public in and for said State, personally appeared LAURIE A ENTY 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 _____ executed the same.

Witness my hand and official seal.

[Signature] Notary Signature

Notary Public Printed Name Place Seal Here

Notary Public Commission Expiration Date



[Signature]

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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: Su

Dated: DEC 19 2012

Name: **Shirley Ulbarr**
Title: **ASSISTANT SECRETARY**

Property Clerk's Office

[Space below this line for Acknowledgement]

STATE OF Colorado
COUNTY OF Broomfield

On 12/19/12 before me, Phillip Her Notary Public, personally appeared Shirley Ulbarr

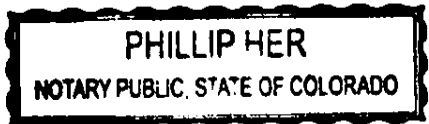
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures (s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Phillip Her Notary Signature

Phillip 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 9 IN OAK CREST MANOR, BEING A SUBDIVISION OF THE SOUTH 399 FEET OF THE EAST 15 ACRES OF THE SOUTH WEST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 33, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPLE MERIDIAN (EXCEPT THE EAST 10 RODS), IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office