

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

APN 28-33-405-04-0000
This document was prepared by Bank of America, N.A. *Nathan Brooks*
1001 LIBERTY AVENUE, SUITE 675, PITTSBURGH, PA 15222
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 January 14, 2013 between GREGORY FRAZIER and JUNE A. FRAZIER (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 19th of September, 1997 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 17859 VISTA DRIVE, COUNTRY CLUB HILLS, IL 60478. *New Money Amt - \$1.00*

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

Prev Rec Info - Recorded 08/22/1997 INST 97617554
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 ninety-six thousand thirty-one and 93/100 (U.S. Dollars) (\$96,031.93). 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 January 1, 2043. 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

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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 01 DAY OF February 2013
BY

Witness Signature _____ Date _____

Witness Signature _____ Date _____

Witness Printed Name _____

Witness Printed Name _____

Witness Date _____

Witness Date _____

GREGORY FRAZIER
GREGORY FRAZIER

JUNE A FRAZIER
JUNE A FRAZIER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of IL, County of Cook On this 01 day of February 2013 before me the undersigned, a Notary Public in and for said State, personally appeared GREGORY FRAZIER and JUNE A FRAZIER 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 there executed the same.

Witness my hand and official seal.

Kathy Cage-Guinn Notary Signature

KATHY CAGE-GUINN Notary Public Printed Name Place Seal Here

12-20-2015 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: **FEB 13 2013**

Name: **Andre Bandelier**
Title: **ASSISTANT SECRETARY**

Property of _____ Clerk's Office

_____[Space below this line for Acknowledgement]_____

STATE OF Colorado
COUNTY OF Denver

On 2/13/2013 before me, Phillip Her Notary Public, personally appeared Andre Bandelier

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

DEC 27 2015 Notary Public Commission Expiration Date



mm. Expires December 27, 2015

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Exhibit "A"

Legal Description

UNIT 17859 IN FAWN RIDGE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: CERTAIN LOTS IN WOODLAND HILLS UNIT NUMBER 1 BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 AND THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 33, TOWNSHIP 36 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS , WHICH SURVEY IS ATTACHED AS EXHIBIT A TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 95336974 AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS. (A)

Property of Cook County Clerk's Office