

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. *Leanne Samuel*
1001 Liberty Ave, Ste 675, Pittsburgh, PA 15222
See Exhibit B for assignments of record if applicable

App 13-21-401-064-0000
387851-1300777

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on January 23, 2013 between MARION C. JANUS and ALA JANUS (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 11th of October, 2006 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 4852 W EDDY ST, CHICAGO, IL 60641.

Pre Rec Info 10-02-06 Inst# 0627542050
The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

New Debt 0.00

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-six thousand forty-five and 18/100, (U.S. Dollars) (\$276,045.18). 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 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.

SIGNED AND ACCEPTED THIS 1ST DAY OF FEB 2013

BY
Casimir Janus 2-1-13
Witness Signature Date

Casimir Janus 2-1-13
Witness Signature Date

CASIMIR J. JANUS
Witness Printed Name

CASIMIR JANUS
Witness Printed Name

2-1-13
Witness Date

2-1-13
Witness Date

Marion C. Janus
MARION C. JANUS

Ala Janus
ALA JANUS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

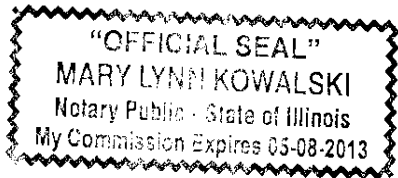
State of IL, County of COOK On this 1ST day of FEB, 2013 before me the undersigned, a Notary Public in and for said State, personally appeared MARION C. JANUS and ALA JANUS known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that THEY executed the same.

Witness my hand and official seal.

Mary Lynn Kowalski Notary Signature

Mary Lynn Kowalski Notary Public Printed Name Place Seal Here

05-08-2013 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: *[Signature]*

Dated: **FEB 14 2013**

Name: **Matthew Pittman**
Title: **ASSISTANT SECRETARY**

Property of Clerk's Office

[Space below this line for Acknowledgement]

STATE OF Colorado
COUNTY OF Broomfield

On 2-14-13 before me, Cher Her Notary Public, personally appeared Matthew Pittman

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.

[Signature] Notary Signature

Cher Her Notary Public Printed Name Place Seal Here

DEC 27 2015 Notary Public Commission Expiration Date



My Comm. Expires December 27, 2015

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Exhibit "A"

Legal Description

THE EAST 1/2 OF THE SOUTH 1/2 OF LOT 9 IN BLOCK 1 IN HIELD AND MARTIN'S ADDISON AVENUE
SUBDIVISION OF THE NORTH 1/3 OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF SECTION 21,
TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS.

Property of Cook County Clerk's Office