

UNOFFICIAL COPY

Loan #: 73934047
Prepared by Jen Snyder
1001 Liberty Ave Ste 675
Pittsburgh PA 15222
APN: 17-32-217-058
415584-6500

FOR INTERNAL USE ONLY

new money \$0

LOAN MODIFICATION AGREEMENT
(Fixed Interest Rate-Recorded)

This Loan Modification Agreement ("Agreement"), made this 27th day of April 2012, between JESUS CASTILLO, and Bank of America, N.A. (Lender), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the Security Instrument), dated the 26th day of October 2006 and in the amount of \$252,000.00 and recorded on the 6th day of November 2006 in Book No. None, Page No. None as Document No. 0631022083 in the Official Records of Cook County, in the State of ILLINOIS, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as in the 'Property', located at 3240 S. CARPENTER ST., CHICAGO, IL 60608.

Please See Attached Exhibit (A)

Prev rec info: 115110 Inst 1001535215

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- 1 As of the 1st day of July 2012, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$323,303.88 consisting of the amount(s) loaned to the Borrower by the Lender which may include, are not limited to, any past due principal payments, interest, fees and/or costs capitalized to date.
- 2 The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of (See Attached Addendum) from the 1st day of June 2012. The Borrower promises to make monthly payments of principal and interest of U.S. (See Attached Addendum) beginning on the 1st day of July 2012, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on the 1st day of November 2036 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
- 3 The Borrower will make such payments at PO Box 515503, Los Angeles, CA 90051-6803 or at such other place as the Lender may require.
- 4 Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Agreement.
- 5 In consideration of this Modification, Borrower agrees that if any document related to the Security Instrument, Note and/or Modification is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary. If the original promissory note is replaced the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as Documents. Borrower agrees to deliver the Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement.

As evidenced by their signatures below, the Borrower and the Lender agree to the foregoing

Jesus Castillo
JESUS CASTILLO

05-08-12
Dated

STATE OF Illinois
COUNTY OF Cook

On 8th May 2012 Before Miguel A Martinez
Notary Public, personally appeared Jesus Castillo

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.

Miguel A Martinez
Signature



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DO NOT WRITE BELOW THIS LINE.

THIS SECTION IS FOR INTERNAL 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: MAR 21 2013

Name: MATTHEW PITTMAN
Title : ASSISTANT SECRETARY

_____[Space below this line for Acknowledgement]_____

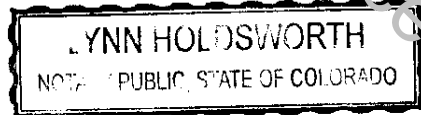
STATE OF COLORADO
COUNTY OF BROOMFIELD

On 3/21/13 before Me, LYNN HOLDSWORTH 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 signature(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

LYNN HOLDSWORTH Notary Public Printed Name Please Seal Here

DECEMBER 27, 2015 Notary Public Commission Expiration Date



My Comm. Expires December 27, 2015

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EXHIBIT "A"
LEGAL DESCRIPTION

~~Legal Description~~

LOT 7 IN E. AND L.H. HARLAND'S SUBDIVISION OF LOT 2 IN THE COUNTY CLERKS
DIVISION OF BLOCK 5 IN THE ASSESSOR'S DIVISION OF THE NORTHWEST 1/4 AND
THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 39 NORTH,
RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS.

Property of Cook County Clerk's Office