

SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT

RECORDING REQUESTED BY &
RETURN TO:
BANK OF AMERICA, N.A.
ATTN: HOME RETENTION DIVISION
1001 LIBERTY AVE STE 675
PITTSBURGH, PA 15222

Prepared by: GALE BLACK
BANK OF AMERICA
1001 LIBERTY AVE STE 675
PITTSBURGH, PA 15222
APN-18-04-235-034-0000

411823-6500

GRANTOR(S): BESSIE M BOYD, CARL BOYD

GRANTEE: BANK OF AMERICA, N. A

PROP. ADDRESS: 234 SAWYER AVE, LA GRANGE IL 60525

PREV. REC. INFO- RECORDED 4/18/2006

INSTR# 0610855077

NEW MONEY-\$63,759.71

WHEN RECORDED MAIL TO:
HOME RETENTION RECORDING DEPT.
Attn: Ramona Tongdee
Bank of America, NA
1001 Liberty Ave, SUITE 675
Pittsburgh, PA 15222
866.325.7046 / 412.325.7046

UNOFFICIAL COPY

Loan #: **23600658**

-----FOR INTERNAL USE ONLY-----

**LOAN MODIFICATION AGREEMENT
(Fixed Interest Rate-Recorded)**

This Loan Modification Agreement ("Agreement"), made this 6th day of April 2012, between BESSIE M BOYD, CARL BOYD 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 21st day of March 2006 and in the amount of \$279,000.00 and recorded on the 21st day of March 2006 in Book No. None, Page No. None as Document No. 610855077 in the Official Records of Brown 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 234 SAWYER AVE, LA GRANGE, IL 60525.

Please See Attached Exhibit (A)

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 June 2012, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$342,759.71 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 8.990% from the 1st day of May 2012. The Borrower promises to make monthly payments of principal and interest of U.S. \$2,909.43 beginning on the 1st day of June 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 April 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

Bessie M Boyd
 BESSIE M BOYD
Carl Boyd
 CARL BOYD

11 April 2012
 Dated
4-11-12
 Dated

STATE OF Illinois
 COUNTY OF COOK
 On 4-11-12 Before Sue A. Quigley
 Notary Public, personally appeared Bessie M. Boyd

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.
Sue A. Quigley
 Signature



UNOFFICIAL COPY

Bank of America, N.A.

By:

Sue A. Quigley

Dated:

4-11-12

STATE OF

Illinois

COUNTY OF

Cook

On

4-11-12

Before

Sue A. Quigley

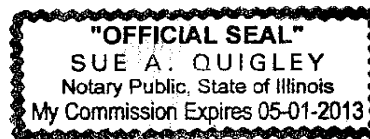
Notary Public, personally appeared

Carl Boyd

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]
Signature



Property of Cook County Clerk's Office

UNOFFICIAL COPY

EXHIBIT "A"

LEGAL DESCRIPTION

LOTS 18 AND 19 IN BLOCK 16 IN IRA BROWN'S ADDITION TO LAGRANGE IN SECTION 4, TOWNSHIP
38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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