

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.

See Exhibit B for assignments of record if applicable

Rob Klein
1001 Liberty Ave Ste 675
Pittsburgh, PA 15222
Space Above for Recorder's Use

391119-777

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on January 29, 2013 between ISRAEL MUNIZ (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 September, 2011 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 15300 ORCHARD LN, OAK FOREST, IL 60452 (App): 28-18-216-001-0000

The real property described being set forth as follows:

PLS RECORDED 12-2-2011
DNST # 1133629064

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 sixty-eight thousand six hundred eighty-four and 77/100, (U.S. Dollars) (\$268,684.77). 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 February 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

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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 25th DAY OF February 2013

BY [Signature]
Witness Signature Date

Margaret Ruzma
Witness Printed Name

February 25, 2013
Witness Date

[Signature] February 25, 2013
Witness Signature Date

Meghan P. Carter
Witness Printed Name

February 25, 2013
Witness Date

[Signature]
ISRAEL MUNIZ
February 2013

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois, County of Cook On this 25th day of February before me the undersigned, a Notary Public in and for said State, personally appeared ISRAEL MUNIZ 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 he executed the same.

Witness my hand and official seal.

[Signature] Notary Signature

Feliciana Torres Notary Public Printed Name Place Seal Here

01-10-16 Notary Public Commission Expiration Date



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As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

_____ Date: _____
Co-Owner(s) Signature

Co-Owner(s) Name (typed or printed)

STATE OF _____

COUNTY OF _____

On _____ before me, _____

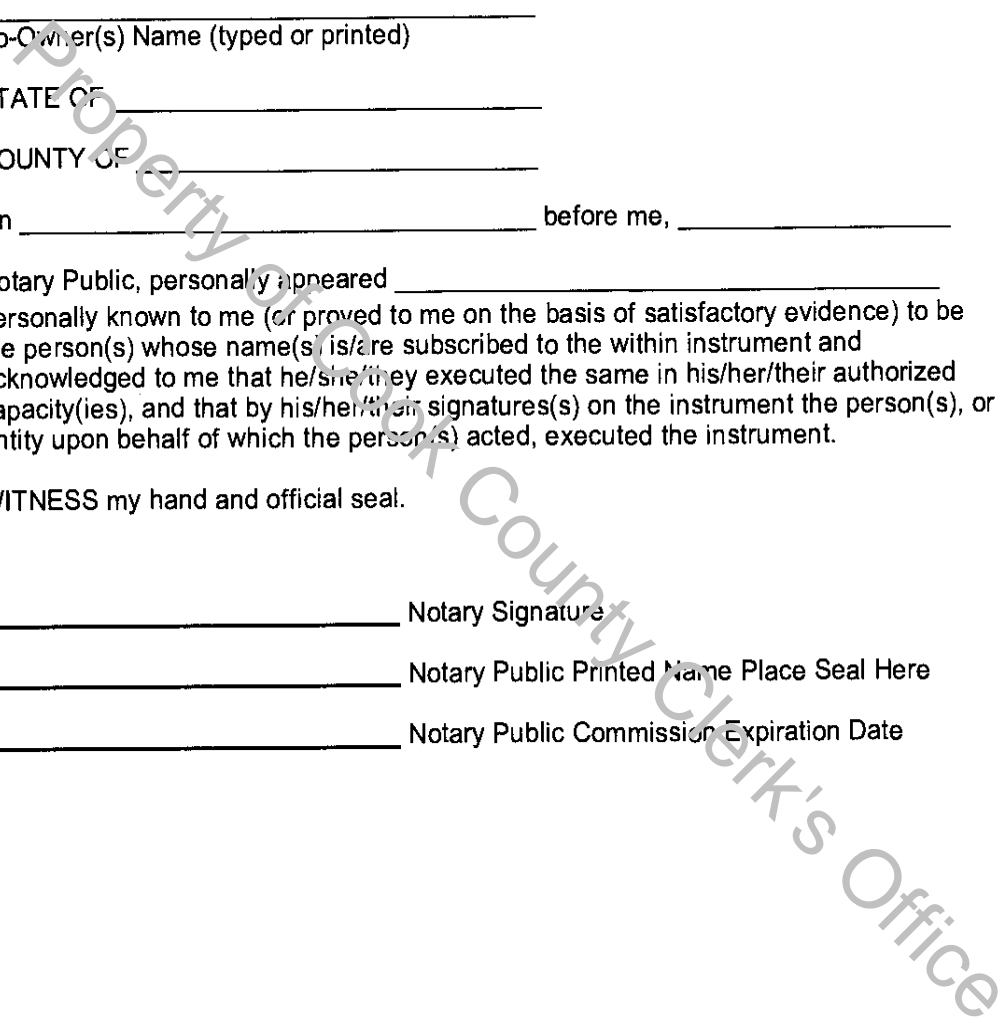
Notary Public, personally appeared _____
personally known to me (or proved to me on the basis of satisfactory evidence) to be
the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized
capacity(ies), and 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.

Notary Signature

Notary Public Printed Name Place Seal Here

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: APR 10 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 4/10/2013 before me, Andre O. Bandelier 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.

Notary Signature

Andre O. Bandelier Notary Public Printed Name Place Seal Here

Feb 13 2017 Notary Public Commission Expiration Date

ANDRE O BANDELIER
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 2013400600
COMMISSION EXPIRES FEB. 13, 2017

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Exhibit "A"

Legal Description

**LOT 1 IN BLOCK 7 IN BRUNO JONIKA'S FOREST VIEW HILLS, UNIT NUMBER 8, A
SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 18, TOWNSHIP 36 NORTH,
RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

Property of Cook County Clerk's Office