

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. *Gale Black*  
*1001 Liberty Ave Ste 675*  
*Pittsburgh PA 15222*  
See Exhibit B for assignments of record if applicable  
*APN - 29-12-102-058*  
*389126-1300777*  
Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

*Prev rec info - 7/27/2007 Doc# 0720802035*  
This Loan Modification Agreement (the "Agreement"), made on January 3, 2013 between MICHAEL BOYD and PATRICIA BOYD (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 26th of August, 2009 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 284 MADISON AVE., CALUMET CITY, IL 60409.

The real property described being set forth as follows: *orig \$130,427.00*  
*new mtg \$173,475.29*  
**SAME AS IN SAID SECURITY INSTRUMENT**  
*new money \$43,048.29*

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 one hundred seventy-three thousand four hundred seventy-five and 29/100, (U.S. Dollars) (\$173,475.29). 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

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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 31 DAY OF January 2013

BY [Signature] 1/31/13

Witness Signature Date

Ashley Smith  
Witness Printed Name

Witness Signature Date

Witness Printed Name

Witness Date

[Signature]  
MICHAEL BOYD

Witness Date

[Signature]  
PATRICIA BOYD

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois, County of Cook On this 31 day of January 2013 before me the undersigned, a Notary Public in and for said State, personally appeared MICHAEL BOYD and PATRICIA BOYD 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 \_\_\_\_\_ executed the same.

Witness my hand and official seal.

[Signature] Notary Signature

Devonna Walker Notary Public Printed Name Place Seal Here

6-16-2015 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 15 2013

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

[Space below this line for Acknowledgement]

STATE OF Colorado  
COUNTY OF Broomfield

On 2-15-13 before me, Cher 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.

Cher Her 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 NORTH 13.5 FEET OF LOT 40 AND LOT 41 (EXCEPT THE NORTH 0.50 FEET THEREOF) IN BLOCK 2 IN CALUMET SUBDIVISION BEING A SUBDIVISION OF THE NORTH WEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 12, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office