

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. *Janette Samuel*
1001 Liberty Ave, Ste 675, Pittsburgh, PA 15222

See Exhibit B for assignments of record if applicable

APP 15-09-103-042

Space Above for Recorder's Use

409777-1300777

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on February 16, 2013 between JESSE SMITH (the "Borrower(s)") and Bank of America, N.A., Original Lender/Beneficiary Lender or Service / Lender", amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 8th of March, 2007 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 3817 ST CHARLES PLACE, BELLWOOD, IL 60104.

PR. W. REC. INFO 3-20-07 INST# 0707460044
The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

Now 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 one hundred forty thousand four hundred three and 99/100, (U.S. Dollars) (\$140,403.99). 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 March 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

Jesse Smith

3-2-13

Acc# 159498398

UNOFFICIAL COPY

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 2nd DAY OF MARCH, 2013
BY

[Signature]
Witness Signature Date

[Signature] 3-2-13
Witness Signature Date

W. RICHARD GARDOCCI
Witness Printed Name

Armando Hernandez
Witness Printed Name

03-02-2013
Witness Date

3-2-13
Witness Date

Jesse Smith
JESSE SMITH

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

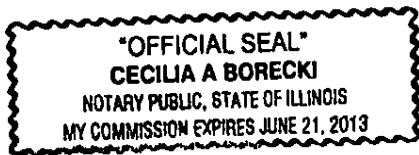
State of ILLINOIS, County of DuPage On this 2nd day of MARCH, 2013 before me the undersigned, a Notary Public in and for said State, personally appeared JESSE SMITH known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that HE executed the same.

Witness my hand and official seal

[Signature] Notary Signature

CECILIA A BORECKI Notary Public Printed Name Place Seal Here

JUNE 21, 2013 Notary Public Commission Expiration Date



UNOFFICIAL COPY

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: March 28, 2013

Name: Andre Bandelier
Title: Assistant Secretary

_____[Space below this line for Acknowledgement]_____

STATE OF Colorado
COUNTY OF Broomfield

On 3/28/2013 before me, Phillip 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.

Phillip Her Notary Signature

Phillip Her Notary Public Printed Name Place Seal Here

December 27, 2015 Notary Public Commission Expiration Date



My Comm. Expires December 27, 2015

UNOFFICIAL COPY

EXHIBIT "A"

LEGAL DESCRIPTION

Lot 24 in Block 3 in the resubdivision of Blocks 1, 2, 3 and 4 in Hulbert's Heights Development at Mannheim and St. Charles Road Subdivision in the Northwest 1/4 of Section 9, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Note for information:

Commonly known as: 3817 St. Charles Place, Bellwood, IL 60104

Property of Cook County Clerk's Office