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Recording Requested by

WHEN RECORDED MAIL TO:
ATTN - HOME RETENTION RECORDING
Bank of America, N.A.
11802 Ridge Parkway, Suite 100
Broomfield, CO 80021

Orign. mgt \$ 295,342.00
New mgt \$ 412,196.12
New money \$ 116,854.12

This document was prepared by Bank of America, N.A. *Alex J Mendez*
11802 RIDGE PARKWAY, SUITE 100 BROOMFIELD, CO 80021
See Exhibit B for assignments of record if applicable
Prev Rec 8/19/2008 Trust # 0823249016 Space Above for Recorder's Use
Rec-428032 SUB:7777

LOAN MODIFICATION AGREEMENT

APN: 31-01-301-021-0000

This Loan Modification Agreement (the "Agreement"), made on April 9, 2013 between DARRYL JOHNSON (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 1st of August, 2008 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 2928 IMPERIAL COURT, FLOSSMOOR, IL 60422.

The real property described being set forth as follows:

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 four hundred twelve thousand one hundred ninety-six and 12/100, (U.S. Dollars) (\$412,196.12). 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 April 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 1st DAY OF MAY 2013

BY Kate Little 5/1/13
 Witness Signature Date

Kate Little
 Witness Printed Name

5-1-2013
 Witness Date

Cynthia M. Young 5/1/13
 Witness Signature Date

Cynthia M. Young
 Witness Printed Name

5-1-2013
 Witness Date

[Signature]
 DARRYL JOHNSON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

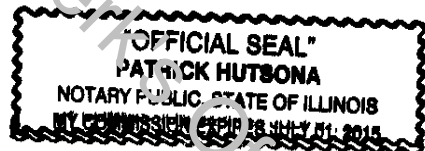
State of IL, County of COOK On this 1st day of MAY before me the undersigned, a Notary Public in and for said State, personally appeared DARRYL JOHNSON known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that Darryl Johnson executed the same.

Witness my hand and official seal.

Patrick Hutson Notary Signature

Patrick Hutson Notary Public Printed Name Place Seal Here

7/1/2015 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: May 6 2013

Name: Andre Bandelier

Title: Assistant Secretary

_____[Space below this line for Acknowledgement]_____

STATE OF Colorado
COUNTY OF Broomfield

On 5/6/2013 before me, Patrick R. Vigil 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.

Patrick R. Vigil Notary Signature

Patrick R. Vigil Notary Public Printed Name Place Seal Here

Feb 13 2017 Notary Public Commission Expiration Date

PATRICK R VIGIL
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20134000601
COMMISSION EXPIRES FEB. 13, 2017

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Exhibit "A"

Legal Description

Lot 10 in Royal Flossmoor Court Unit #1, being a subdivision of the South 384 feet of the North 1383 feet of the East 1/2 of the Southwest 1/4 of Section 1, Township 35 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

FOR INFORMATIONAL PURPOSES ONLY:

Common Address: 2928 Imperial Court, Flossmoor, IL 60422-2210
PIN # 31-01-301-021-0000

Property of Cook County Clerk's Office