

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

APR: 28.19.407.014.000  
This document was prepared by Bank of America, N.A. *Christina FREEMAN*  
1001 LIBERTY AVE SUITE 675 PITTSBURGH PA 15222  
See Exhibit B for assignments of record if applicable

Space Above for Recorder's Use

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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 16, 2013 between KEVIN J DWYER (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 25th of February, 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 6639 165TH PL, TINLEY PARK, IL 60477.

The real property described being set forth as follows:

**SAME AS IN SAID SECURITY INSTRUMENT**

*Pre-rec INFO 03-17-09 Inst# 0907657403*

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 forty-eight thousand nine hundred sixty and 19/100, (U.S. Dollars) (\$248,960.19). 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 11 DAY OF APRIL 2013  
BY

*Kevin Dwyer*  
KEVIN DWYER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

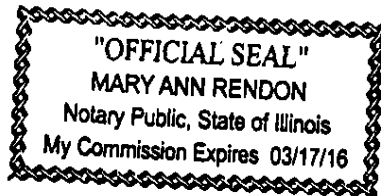
State of IL County of COOK On this 11 day  
of APRIL 2013 before me the undersigned, a Notary Public in and for said State,  
personally appeared KEVIN J DWYER known to me, or proved to me on the basis of  
satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the  
foregoing instrument and acknowledged  
that KEVIN J DWYER executed the same.

Witness my hand and official seal.

*Mary Ann Rendon* Notary Signature

MARY ANN RENDON Notary Public Printed Name Place Seal Here

MARCH 17 2016 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 19 2013**

Name: Patrick Vigil  
Title: Assistant Secretary

\_\_\_\_\_  
[Space below this line for Acknowledgement]

STATE OF Colorado  
COUNTY OF Broomfield

On **APR 19 2013** before me, Phillip Her Notary Public, personally  
appeared Patrick Vigil

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] Notary Signature

Phillip Her Notary Public Printed Name Place Seal Here

December 27, 2015 Notary Public Commission Expiration Date

**PHILLIP HER**  
NOTARY PUBLIC, STATE OF COLORADO  
My Comm. Expires December 27, 2015

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## LEGAL DESCRIPTION

### EXHIBIT A

LOT 14 IN TINLEY TERRACE UNIT NO. 1 BEING A SUBDIVISION OF PART OF THE SOUTHWEST  
1/4 OF THE SOUTHEAST 1/4 OF SECTION 19, TOWNSHIP 36 NORTH; RANGE 13, EAST OF THE  
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office