

Recording Requested by

ORIG MTG: \$ 171,747.18

Bank of America N.A.  
WHEN RECORDED MAIL TO:

New MTG: \$ 261,602.72

ATTN - HOME RETENTION RECORDING

Bank of America, N.A.  
11802 Ridge Parkway, Suite 100  
Broomfield, CO 80021

GAYLA SCHMIDT

New money: \$ 89,855.54

This document was prepared by Bank of America, N.A.  
11802 Ridge Parkway, Suite 100, Broomfield, CO 80021  
See Exhibit B for assignments of record if applicable

420644-7777

Space Above for Recorder's Use

APN: 21-20-111-030-0000

LOAN MODIFICATION AGREEMENT

REV. REC. 11/6/2004 INST. 040061828

This Loan Modification Agreement (the "Agreement"), made on March 28, 2013 between OSCAR L SIMMONS (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 12th of December, 2003 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 2522 E 74TH STREET, CHICAGO, IL 60649.

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 two hundred sixty-one thousand six hundred two and 72/100, (U.S. Dollars) (\$261,602.72). 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 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 the Security Instrument shall

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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 12<sup>th</sup> DAY OF April, 2013

BY Oscar L. Simmons  
[Signature]  
Witness Signature Date

[Signature] 4/12/13  
Witness Signature Date

Elisha Smith  
Witness Printed Name

Margaret Zalewski  
Witness Printed Name

4/12/13  
Witness Date

4/12/13  
Witness Date

[Signature]  
OSCAR L SIMMONS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois, County of Cook On this 12<sup>th</sup> day of April, 2013 before me the undersigned, a Notary Public in and for said State, personally appeared OSCAR L SIMMONS 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 Evelyn Arroyo executed the same.

Witness my hand and official seal.  
[Signature] Notary Signature

Evelyn Arroyo Notary Public Printed Name Place Seal Here

August 1, 2015 Notary Public Commission Expiration Date



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**DO NOT WRITE BELOW THIS LINE**

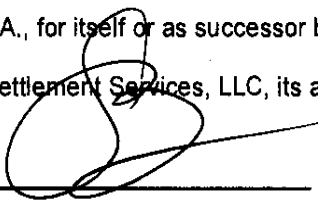
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THIS SECTION IS FOR INTERNAL Bank of America, N.A. USE ONLY

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 17 2013

Name: Sherry Brown  
Title: Assistant Secretary

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

STATE OF Colorado  
COUNTY OF Broomfield

On MAY 17 2013 before me, Phillip Her Notary Public, personally  
appeared Sherry Brown

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



My Comm. Expires December 27, 2015

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EXHIBIT 'A'  
LEGAL DESCRIPTION

THE EAST 1/2 OF LOT 5 IN WAGNER'S SUBDIVISION OF LOT 54 AND THE SOUTH 1/2 OF LOT 55 IN THE FOURTH DIVISION OF SOUTH SHORE SUBDIVISION OF THE NORTH FRACTIONAL HALF OF FRACTIONAL SECTION 30 TOWNSHIP 38 NORTH, RANGE 15 TOGETHER WITH A RESUBDIVISION OF LOTS 1, 3, 4, 64, 66, 127, AND 128 DIVISION 1 OF WESTFALL'S SUBDIVISION OF 208 ACRES BEING THE EAST 1/2 OF THE SOUTHWEST 1/4 AND THE SOUTHEAST FRACTIONAL QUARTER OF SECTION 30 TOWNSHIP 38 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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Property of Cook County Clerk's Office