

Recording Requested by

Bank of America, N.A. 1001 Liberty Ave., Ste. 675
WHEN RECORDED MAIL TO: Pittsburgh, PA 15222

Bank of America, N.A.
1001 Liberty Avenue, Suite 675
Pittsburgh, PA 15222

This document was prepared by Bank of America, N.A. Albert Brooks

See Exhibit B for assignments of record if applicable

Space Above for Recorder's Use

410970 - 1300777

LOAN MODIFICATION AGREEMENT

APN: 06222060200000

This Loan Modification Agreement (the "Agreement"), made on February 15, 2013 between LAUREN KATZ (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 406 WALNUT DR., STREAMWOOD, IL 60107.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

Prev. Rec. Info. 7/19/06 Inst. #0620033074

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:

New Money: \$72,218.51

Borrower owes Lender the principal sum of two hundred seventy thousand two hundred forty-four and 51/100, (U.S. Dollars) (\$270,244.51). 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 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

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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 4th DAY OF April, 2013
BY

Mary K. Ruppel 4-4-13
Witness Signature Date

Witness Signature Date

Mary K. Ruppel
Witness Printed Name

Witness Printed Name

April 4, 2013
Witness Date

Witness Date

Lauren Katz
LAUREN KATZ

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

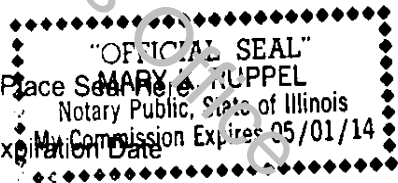
State of Illinois, County of Cook On this 4th day of April, 2013 before me the undersigned, a Notary Public in and for said State, personally appeared LAUREN KATZ known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that She executed the same.

Witness my hand and official seal.

Mary K. Ruppel Notary Signature

Mary K. Ruppel Notary Public Printed Name

May 1, 2014 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 20 2013

Name: Matthew Pittman
Title: Assistant Secretary

[Space below this line for Acknowledgement]

STATE OF Colorado
COUNTY OF Broomfield

On APR 20 2013 before me, Phillip Her Notary Public, personally
appeared Matthew Pittman

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.

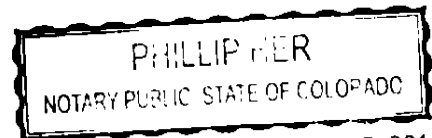
WITNESS my hand and official seal.



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

LOT 86 IN FAIR OAKS UNIT NO. 4, BEING A SUBDIVISION OF LOT "A" IN FAIR OAKS UNIT NO. 3, BEING A SUBDIVISION IN THE NORTH 1/2 OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 20, 1960 AS DOCUMENT 17860079, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office