

Recording Requested by *TERRISE SHARPE*

WHEN RECORDED MAIL TO:

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

Org. Mgt. \$ 357,488.00

NEW Mgt. \$ 390,882.03

NEW MONEY \$ 33,394.03

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

Space Above for Recorder's Use

459765-7777

APN: 03 08 313 049 0000

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on June 7, 2013 between JOHN B ELLWOOD (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 December, 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 714 E BURR OAK DR, ARLINGTON HEIGHTS, IL 60004.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

PREV. REC INFO: 1-7-2009 INST 0900735086

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 three hundred ninety thousand eight hundred eighty-two and 3/100, (U.S. Dollars) (\$390,882.03). 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 June 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 2ND DAY OF JULY 2013
BY _____

Witness Signature _____ Date _____

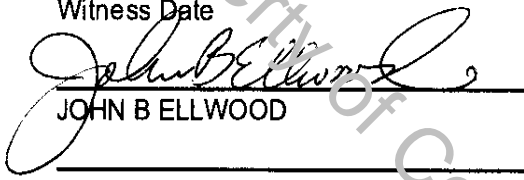
Witness Signature _____ Date _____

Witness Printed Name _____

Witness Printed Name _____

Witness Date _____


Witness Date _____


JOHN B ELLWOOD

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

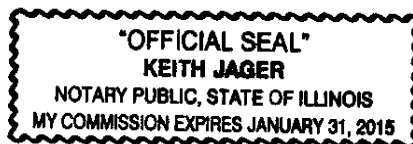
State of Illinois, County of COV On this 2 day of July before me the undersigned, a Notary Public in and for said State, personally appeared JOHN B ELLWOOD known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that John B Ellwood executed the same.

Witness my hand and official seal.

 Notary Signature

Keith Jager Notary Public Printed Name Place Seal Here

1/31/2015 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: JUL 05 2013

Name: Lynn Holdsworth
Title: Assistant Secretary

[Space below this line for Acknowledgement]

STATE OF Colorado
COUNTY OF Broomfield

On 7/5/13 before me, Matthew S. Pittman Notary Public, personally
appeared Lynn Holdsworth

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

Matthew S. Pittman Notary Public Printed Name Place Seal Here

February 13, 2017 Notary Public Commission Expiration Date

MATTHEW S PITTMAN
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20134000604
COMMISSION EXPIRES FEB. 13, 2017

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Exhibit A

Legal Description

Lot 87 in Northgate Unit No. 1, being a subdivision of the South 38 acres of the North 83 acres of a tract of land composed of the East half of the Southwest quarter and the West half of the Southeast quarter of Section 8, Township 42 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

03-08-313-049-0000

Property of Cook County Clerk's Office