

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

Orig'n MTG \$ 197,214.00
 New MTG \$ 214,359.14
 New money \$ 17,145.14

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

4108373-7777

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Prev Rec INFO 8/8/2007 07:07:23/052

LOAN MODIFICATION AGREEMENT

APN: 25084200020000

This Loan Modification Agreement (the "Agreement"), made on June 26, 2013 between LILLIAN GRAYMES (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, 2007 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 10105 S MORGAN ST, CHICAGO, IL 60643.

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 fourteen thousand three hundred fifty-nine and 14/100, (U.S. Dollars) (\$214,359.14). 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 July 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 17th DAY OF July 2013
 BY Donna M. Woodley 7/17/13
 Witness Signature Date
Donna M. Woodley
 Witness Printed Name
Donna 7/17/13
 Witness Date
Lillian Grymes
 LILLIAN GRYMES

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

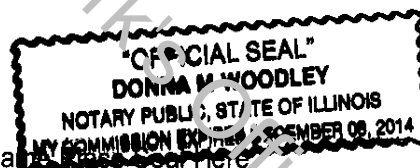
State of ILLINOIS, County of Cook On this 17th day
 of July before me the undersigned, a Notary Public in and for said State,
 personally appeared LILLIAN GRYMES known to me, or proved to me on the basis of
 satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the
 foregoing instrument and acknowledged
 that she executed the same.

Witness my hand and official seal.

Donna M. Woodley Notary Signature

DONNA M. WOODLEY Notary Public Printed Name

12/8/2014 Notary Public Commission Expiration Date



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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:

Shirley Moore

Dated:

JUL 25 2013

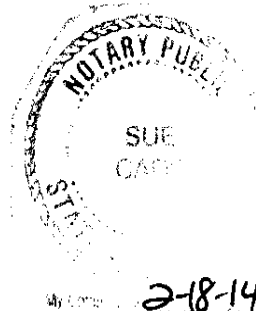
Name: SHIRLEY MOORE

Title: ASSISTANT SECRETARY

[Space below this line for Acknowledgement]

STATE OF COLORADO
COUNTY OF BROOMFIELDOn 7-25-13 before me, SUE CADE Notary Public, personally
appeared SHIRLEY MOOREpersonally 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.

Sue Cade Notary SignatureSUE CADE Notary Public Printed Name Place Seal HereFEB 18, 2014 Notary Public Commission Expiration Date

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EXHIBIT A

LEGAL DESCRIPTION

Lot 2 in Clark's Subdivision of the West 137.40 feet of Block 10 in Hitts Subdivision of the Southeast 1/4 of Section 8, Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Note for information:

Commonly known as: 10105 S. Morgan Street, Chicago, IL 60643

Pin: 25-08-420-001

Property of Cook County Clerk's Office