

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

APN # 24-26-15-012
NEW MONEY = \$6.00

This document was prepared by Bank of America, N.A. RICK STUPKA
1001 LIBERTY AVE SUITE 675 PITTSBURGH, PA 15222
See Exhibit B for assignments of record if applicable

Space Above for Recorder's Use

410893-7777

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on February 21, 2013 between CESAR CONTRERAS and LUZ CONTRERAS (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 13th 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 3624 W 121ST ST, ALSIP, IL 60803.

PREV REC INFO: 8/16/2009, INST # 610202807927D 2001001
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 forty-one thousand eight hundred sixty-eight and 19/100, (U.S. Dollars) (\$241,868.19). 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 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 18 DAY OF March 2013

BY
Alisa M Yugin 3/18/2013
Witness Signature Date

Alisa M. Yugin
Witness Printed Name

3-18-2013
Witness Date

Cesar Contreras
CESAR CONTRERAS

Ayanna Burt 3/18/13
Witness Signature Date

AYANNA BURT
Witness Printed Name

3/18/2013
Witness Date

Luiz B Contreras
LUZ CONTRERAS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

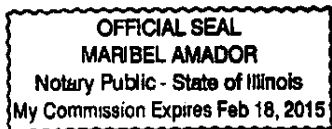
State of Illinois, County of Cook On this 18th day of March before me the undersigned, a Notary Public in and for said State, personally appeared CESAR CONTRERAS and LUZ CONTRERAS known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that they executed the same.

Witness my hand and official seal.

Maribel Amador Notary Signature

Maribel Amador Notary Public Printed Name Place Seal Here

2/18/15 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: March 28, 2013

Name: Andre Bandelier
Title: Assistant Secretary

_____[Space below this line for Acknowledgement]_____

STATE OF Colorado
COUNTY OF Broomfield

On 3/28/2013 before me, Phillip Her Notary Public, personally
appeared Andre Bandelier

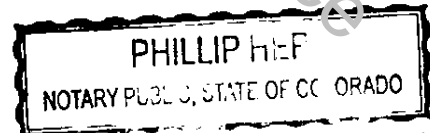
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures (s) on 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

The land referred to in this Commitment is described as follows:

Lot 12 in Alsip Terrace, Lot 21 Brayton's Farms No. 3, a Subdivision of the Northwest 1/4 (except the West 80 acres thereof) of Section 26, Township 37 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois (excepting therefrom Parcels A and B; Parcel A being the West 238 feet of the North 1/2 of the North 3/4 of said Lot 21 and Parcel B being the West 150 feet of the South 1/2 of the South 1/2 of said Lot 21).

PIN: 24-26-115-012

Property of Cook County Clerk's Office