

Recording Requested by

Bank of America, N.A.

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Bank of America, N.A.

11802 Ridge Parkway, Suite 100

Broomfield, CO 80021

This document was prepared by Bank of America, N.A. *See Row*
11802 Ridge Parkway, Suite 100 Broomfield, CO 80021
See Exhibit B for assignments of record if applicable
976154-777

Space Above for Recorder's Use

Prev. Rec. Info: 07/23/2008 doc # 0526047139 orig mtv: 240,352.00
LOAN MODIFICATION AGREEMENT *New mtv: 256,792.27*
App: 07-31-308-004-0000 *new money: 16,440.27*

This Loan Modification Agreement (the "Agreement"), made on July 18, 2013 between PAUL M POLECASTRO (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 14th of September, 2005 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 1501 OAKWOOD AVENUE, HANOVER PARK, IL 60133.

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 fifty-six thousand seven hundred ninety-two and 27/100, (U.S. Dollars) (\$256,792.27). 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 August 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 9th DAY OF August 2013

BY
Deborah Polecastro
Witness Signature Date 8/9/13

Robert J. Lojewski
Witness Signature Date 8/9/2013

Deborah Polecastro
Witness Printed Name

Robert J. Lojewski
Witness Printed Name

8-9-13
Witness Date

Robert 8/9/2013
Witness Date

PAUL M POLECASTRO

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 9th day of AUGUST 2013 before me the undersigned, a Notary Public in and for said State, personally appeared PAUL M POLECASTRO 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 _____ executed the same.

Witness my hand and official seal.

Patricia A. Lojewski Notary Signature

PATRICIA A LOJEWSKI Notary Public Printed Name Place Seal Here

9-12-14 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: AUG 13 2013

Name: PATRICK VIGIL
Title: ASSISTANT SECRETARY

[Space below this line for Acknowledgement]

STATE OF COLORADO
COUNTY OF BROOMFIELD

On 8/13/13 before me, BRIANNA MARIE ROSENBERG Notary Public, personally

appeared PATRICK VIGIL

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

BRIANNA MARIE ROSENBERG Notary Public Printed Name Place Seal Here

FEBRUARY 13, 2017 Notary Public Commission Expiration Date

**BRIANNA MARIE ROSENBERG
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20134000610
COMMISSION EXPIRES FEB. 13, 2017**

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EXHIBIT A

LEGAL DESCRIPTION

LOT 4 IN BLOCK 7 IN HANOVER HIGHLANDS, A SUBDIVISION OF THE SOUTH 1/2 OF THE NORTHWEST FRACTIONAL 1/4 AND THE NORTH 49 ACRES OF THE SOUTHWEST FRACTIONAL 1/4 OF SECTION 31, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office