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1409817027

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BANK OF AMERICA, N.A.
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Jacksonville, Florida 32256

Doc#: 1409817027 Fee: \$48.00
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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/08/2014 02:08 PM Pg: 1 of 6

~~And After Recording Return To:~~
BANK OF AMERICA, N.A.
ReconTrust, Co. N.A., FL9-700-04-21
9000 Southside Blvd., Bldg. 700
Jacksonville, Florida 32256
AFTER RECORDING, RETURN TO:
AMERICAN TITLE, INC.
P.O. BOX 641010
OMAHA, NE 68164-1010

ATI# 201401301201

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 22nd day of FEBRUARY, 2014, between ROSALIE K SPIVAK

Bank of America, NA, National Banking Association ("Borrower") and ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Riders, if any, dated SEPTEMBER 21, 2012 and recorded in Book or Liber _____, at page(s) _____, instrument or document number 1234657223, of the Land _____, Records of COOK, ILLINOIS _____, [Name of Records] [County and State, or other Jurisdiction]

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 10043 BRONX AVE, SKOKIE, ILLINOIS 60077

the real property described being set forth as follows:
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

S Y
P 6
S N
M N
SC Y
E Y
INT gt

ROSALIE K SPIVAK/995140211218030
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 06/18/13



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The Principal amount secured by the Security Instrument is changing from \$ 146,800.00 to \$ 177,000.00 . The maturity date described in the Security Instrument is changed to FEBRUARY 22, 2039

CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.



ROSALIE K SPIVAK (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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State of ILLINOIS)
) ss.
County of COOK)

On FEBRUARY 22, 2014 (date) before me, Cornelia Banc

personally appeared ROSALIE K SPIVAK

personally known to me (or prove 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Cornelia Banc
NOTARY SIGNATURE

Cornelia Banc
(Typed Name of Notary)



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LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer Signature

Print Authorized Officer Name

LENDER ACKNOWLEDGMENT

State of _____)
County of _____) ss.

On this _____ day of _____, before me, the undersigned Notary Public,

personally appeared _____,

and known to me to be the _____

authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

Residing at: _____

Notary Public in and for the State of: _____

My commission expires: _____
Expiration Date

By: _____
Notary Signature

Print Notary Name

See Attached
DocMagic Forms
www.docmagic.com

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SIGNATURE AND ACKNOWLEDGMENT

This signature page is attached to and made a part of the following document:

Document Title: MODIFICATION OF SECURITY INSTRUMENT

Document Date: FEBRUARY 22, 2014

Parties to Document: ROSALIE K. SPIVAK

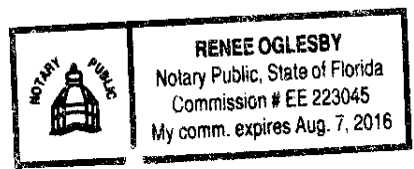
BANK OF AMERICA, N.A.

By: Beulah L. Dore
Authorized Officer Signature
Name: **Beulah L. Dore**
Title: **AVP**

State of Florida

County of Duval

The foregoing instrument was acknowledged before me this 12th day of March 2014 by Beulah L. Dore of Bank of America, N.A., a national association, on behalf of the association. He/she is personally known to me or has produced N/A as identification.



Renee Oglesby
Name: **Renee Oglesby**

Notary Public

EE223045

Serial Number

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EXHIBIT "A"
SCHEDULE

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT: ALL OF LOT SIXTEEN (16), LOT SEVENTEEN (17) (EXCEPT THE SOUTH HALF (1/2) THEREOF), IN BLOCK ONE (1), IN WESTMORELAND ADDITION TO EVANSTON NO. 2, A SUBDIVISION IN THE NORTHEAST QUARTER (1/4) OF FRACTIONAL SECTION 9, TOWN 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

BEING THE SAME PREMISES CONVEYED TO RUBEN SPIVAK AND ROSALIE SPIVAK, HIS WIFE, NOT IN TENANCY IN COMMON, BUT IN JOINT TENANCY FROM RICHARD L. HOFFMAN, A BACHELOR BY WARRANTY DEED - JOINT TENANCY DATED 1/11/1960, AND RECORDED ON 1/11/1960, DOCUMENT # 19-04-722, IN COOK COUNTY, IL.

ASSESSORS PARCEL NUMBER: 10-09-202-060-0000

ATI ORDER NUMBER: 201401301201

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