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Recording Requested By:
BANK OF AMERICA, N.A.
ReconTrust, Co. N.A., FL9-700-04-21
9000 Southside Blvd., Bldg. 700
Jacksonville, Florida 32256
Joanne Sango 1-800-669-5846



Doc#: 1419517061 Fee: \$46.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/14/2014 12:48 PM Pg: 1 of 5

After recording, return recording
information to: 201404072204
American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 29th day of APRIL, 2014, between NEAL B CLARK SURVIVING SPOUSE OF JULIE A. CLARK

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 NOVEMBER 29, 2013 and recorded in Book or Liber at page(s) , instrument or document number 1334550593 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 509 COTTINGTON CT, SCHAUMBURG, ILLINOIS 60194

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

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The Principal amount secured by the Security Instrument is changing from \$ 100,000.00 to \$ 240,000.00 . The maturity date described in the Security Instrument is changed to APRIL 29, 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.


NEAL B CLARK

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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State of ILLINOIS)
) ss.
County of COOK)

On APRIL 29, 2014 (date) before me, Maria Rutigliano

personally appeared NEAL B CLARK

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 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.



NOTARY SEAL

Maria Rutigliano
NOTARY SIGNATURE

Maria Rutigliano
(Typed Name of Notary)

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LENDER:
BANK OF AMERICA, N.A.

Shawniece L. Young
Authorized Officer Signature

SHAWNIECE L. YOUNG AVP

Print Authorized Officer Name

LENDER ACKNOWLEDGMENT

State of FLORIDA)
County of DUVAL) ss.

On this 19th day of June 2014, before me, the undersigned Notary Public,
personally appeared Shawniece L. Young, Personally known to me,
and known to me to be the Assistant Vice President

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.

Notary Public in and for the State of:

Florida

Residing at: 9000 Southside Blvd
Jacksonville, Florida
32256

My commission expires: 02-02-2018
Expiration Date

By: Rebecca Dove
Notary Signature
Rebecca Dove



Print Notary Name

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SCHEDULE A

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN COOK COUNTY, STATE OF ILLINOIS:

LOT 131 IN CUTTERS MILL UNIT NUMBER 2. BEING A SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF SECTION 17. TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 5, 1984 AS DOCUMENT NUMBER 27242104, IN COOK COUNTY, ILLINOIS.

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

BEING THE SAME PREMISES CONVEYED TO NEAL B. CLARK AND JULIE A. CLARK, NOT IN TENANCY IN COMMON BUT IN TENANTS BY THE ENTIRETY FROM PATRICK J. GEBHARDT AND DENISE A. GEBHARDT HIS WIFE, AS JOINT TENANTS BY WARRANTY DEED (TENANTS BY THE ENTIRETY) DATED 9/17/1993, AND RECORDED ON 9/23/1993, DOCUMENT # 93764277, IN COOK COUNTY, IL.

ASSESSORS PARCEL NUMBER: 07-17-17-005-0000

ATI ORDER NUMBER: 201404072204

Property of Cook County Clerk's Office