

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

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

Return to: Dawn Tetlak/AEG
5455 Detroit Rd, STE B
Sheffield Village, OH 44054
440-710-1000

[Space Above This Line For Recording Data]

1528833-03

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 26th day of JULY 2014, between PATRICIA L GESSNER, JAMES D GESSNER

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 1334508184 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 265 WOODVILLE LN, SCHAUMBURG, ILLINOIS 60193

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

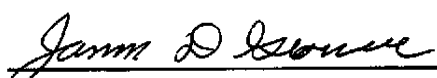


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The Principal amount secured by the Security Instrument is changing from \$ 80,000.00
to \$ 100,000.00 . The maturity date described in the Security Instrument is changed to
JULY 26, 2039

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.

 (Seal)
PATRICIA L GESSNER -Borrower

 7/26/14 (Seal)
JAMES D GESSNER -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

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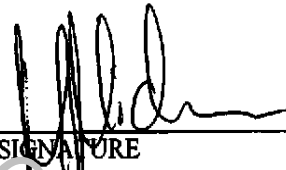
State of ILLINOIS)
) ss.
County of Cook)

On JULY 26, 2014 (date) before me, NOTARY, MONIKA MIDURA

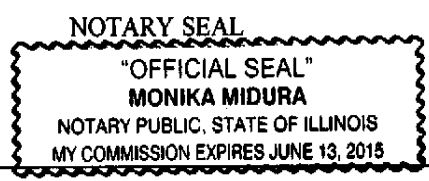
personally appeared PATRICIA L GESSNER, JAMES D GESSNER

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 SIGNATURE

MONIKA MIDURA
(Typed Name of Notary)



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LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer Signature

Print Authorized Officer Name See Attached

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.

Notary Public in and for the State of:

Residing at: _____

My commission expires: _____
Expiration Date

By: _____
Notary Signature

Print Notary Name

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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: JULY 26, 2014

Parties to Document: PATRICIA L GESSNER, JAMES D GESSNER

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 1st August 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.



Debra Thornton

Name: Debra Thornton

Notary Public

FF66709
Serial Number

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EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT:

LOT 2162 IN LANCER 21, UNIT 2, BEING A SUBDIVISION IN THE WEST HALF (1/2) OF THE SOUTHEAST QUARTER (1/4) OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON SEPTEMBER 30, 1977, AS DOCUMENT NUMBER 2970951.

THIS BEING THE SAME PROPERTY CONVEYED TO JAMES D. GESSNER AND PATRICIA L. GESSNER, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, BY DEED FROM STEVEN W. ZILLEOX AND ANNE M. ZILLEOX, HIS WIFE, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR AS TENANTS IN COMMON, BUT AS TENANTS BY THE ENTIRETY, DATED 05/31/1996 AND RECORDED ON 06/12/1996 IN INSTRUMENT NO. 96467177, IN THE COOK COUNTY RECORDERS OFFICE.

PARCEL NO. 07-22-405-013-0000

Cook County Clerk's Office