

After Recording Return To:
Bank of America, N.A.
11802 Ridge Parkway, Ste 100 HRM
HOME RETENTION
Broomfield, CO 80021

ORIG.MTG \$ 120,000.00
NEW MTG \$ 120,000.00
NEW MONEY \$ 0.00

Prepared by: *Gianna Capra*

This document was prepared by Bank of America, N.A.

643201-7777

APN: 20-02-313 DU7-0000

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HOME EQUITY MODIFICATION AGREEMENT

DEFINITIONS:

"Agreement" means this Home Equity Modification Agreement dated as of the Execution Date between Borrower and Lender.

"Borrower" is DIANE D CHANDLER AND JENOME B MARSHALL

"Lender" means Bank of America, N.A.

"Note" means the home equity line of credit note or loan agreement signed by at least one Borrower and dated as of the Origination Date.

"Security Instrument" means the original home equity line of credit mortgage, deed of trust, or security deed dated as of the Origination Date and given by Borrower to secure payment of the Note.

"Property" means the property described in the Security Instrument and located at the following address:

4510 S Greenwood Ave Apt 4, Chicago, IL 60653

(See Exhibit A for Legal Description if applicable)

REV. REC. INFO: 05/28/2004 DOC: 0414942269



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"Origination Date" means the date on which the Note and Security Instrument were dated.

"Execution Date" means the date entered below the Borrower's signature.

"Effective Date" means the day on which the terms of this Agreement shall become effective, which shall be at least one day after the Draw Period End Date. The Effective Date is **May 18, 2014**.

"Draw Period End Date" means the last date under the terms of the Note on which the Borrower is permitted to request and receive an additional advance of funds under the line of credit described in the Note.

"Extended Maturity Date" means the date on which the account balance is due under the terms of the Note and Security Instrument as modified by this Agreement. The Extended Maturity Date is **May 17, 2039**.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of the Effective Date, the Note and Security Agreement are modified so that the account balance is due on the Extended Maturity Date. The formula for calculating the required minimum monthly payment due under the Note shall be as described in the Note; provided, however, that Extended Maturity Date rather than the original Maturity Date shall be used to calculate the number of months in the repayment period under the Note.
2. Borrower understands and agrees that:
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.



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(c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.

(d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

(e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower. Borrower agrees to execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of the Note and/or Security Instrument if an error is detected after execution of this Agreement. Borrower agrees that if any document related to the Note, the Security Instrument and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary.



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In Witness Whereof, the Lender and I have executed this Agreement.
(Signatures must be signed exactly as printed, original signature required, no photocopies accepted)

Diane D Chandler
Diane D Chandler
(Must Be Signed Exactly As Printed)

07/16/2014
MM/DD/YYYY

Jerome B Marshall
Jerome B Marshall
(Must Be Signed Exactly As Printed)

07/16/2014
MM/DD/YYYY

Witness Signature

Witness Printed Name

Witness Date

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STATE OF ILLINOIS

COUNTY OF COOK

On the 16th day of JULY in the year 2014 before me, SYED SHAMIM H RIZVI
Notary Public, personally appeared Diane D Chandler and Jerome B Marshall,
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
entity upon behalf of which the person(s) acted, executed the instrument.
WITNESS my hand and official seal.

[Signature] Notary Signature

Notary Public Printed Name Please Seal Here

March 16, 2016 Notary Public Commission Expiration Date



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DO NOT WRITE BELOW THIS LINE.

THIS SECTION IS FOR INTERNAL 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:

JUL 18 2014

Name:
Title :

Andre Bandelier
ASSISTANT SECRETARY

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STATE OF Colorado
COUNTY OF Broomfield

On 18th day of July in the year 2014 before me, Susanna L Cade
Notary Public, personally appeared Andre Bandelier
Assistant Secretary of Urban Settlement Services, LLC., attorney in fact for Bank of America, N.A., 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 entity upon behalf of which the person(s) acted, executed the instrument. WITNESS my hand and official seal.

Susanna L Cade Notary Signature

Susanna L Cade Notary Public Printed Name Please Seal Here

FEB 18 2018

Notary Public Commission Expiration Date

SUSANNA L. CADE
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20064004986
My Commission Expires Feb. 18, 2018



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LEGAL DESCRIPTION

"EXHIBIT A"

ALL THAT CERTAIN PLOT, PIECE OR PARCEL OF LAND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE, LYING AND BEING IN THE COUNTY OF COOK AND STATE OF IL, WITH A SITUS ADDRESS OF 4510 S GREENWOOD AVE, CHICAGO, IL 60653-4493 CURRENTLY OWNED BY JEROME B MARSHALL HAVING A TAX ASSESSOR NUMBER OF 20-02-313-069-1004

Property of Cook County Clerk's Office