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Doc#: 1522915043 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/17/2015 03:09 PM Pg: 1 of 6

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN:** 14-20-309-009-0000

Address:

Street: 3425 North Bosworth Avenue

Street line 2:

City: Chicago

State: IL

ZIP Code: 60657

Lender: Bank of America, N.A.

Borrower: Scott Strong and Monique Pieron

Loan / Mortgage Amount: \$160,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

S Y
P 6
S N
M N
SC Y
E Y
INT 97

Certificate number: 3AC15DC3-EA4B-4738-AC83-8CF007586435

Execution date: 7/2/2015

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After recording return to:

Bank of America, N.A.
4161 Piedmont Parkway NC4-105-01-38
Greensboro NC 27410
6895100192XXXX

Prepared by:

Bank of America, N.A.
4161 Piedmont Parkway
Greensboro NC 27410
6895100192XXXX

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT

DEFINITIONS

(A) "**Modification**" means this document, which is dated 07/02/2015

(B) "**Borrower**" is SCOTT STRONG AND MONIQUE PIERON

(C) "**Lender**" is Bank of America, N.A., and its successors and assigns.

(D) "**Agreement**" means that certain home equity line of credit agreement (including any addenda), dated 6/15/2006, signed by Borrower and payable to Lender (or its predecessor in interest), which Agreement establishes an account from which Borrower may obtain credit advances on a revolving basis in an amount not to exceed the original Credit Limit as defined below.

(E) "**Credit Limit**" means the original principal limit of \$160,000.00 as stated in the Agreement and the Security Instrument.

(F) "**Security Instrument**" means that certain Mortgage, Deed of Trust, Security Deed or other security instrument (including any riders), dated the same date as the Agreement, securing the Property for repayment of the Agreement, and filed originally as Book N/A , Page N/A, Instrument# 0619243129 in the Official Public Records of COOK County, State of IL.

(G) "**Property**" means the property described in the attached Exhibit A, which currently has the address of: **3425 NORTH BOSWORTH AVE, CHICAGO, IL 60657**

Borrower agrees as follows:

1. Lender and Borrower amend the terms of the Security Instrument as follows:
The Credit Limit is hereby modified to the principal limit of \$160,000.00, not to exceed this amount.

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2. Nothing in this Modification will invalidate, impair or release any term or condition in the Agreement or the Security Instrument. The Agreement and the Security Instrument will continue in full force and effect. Any term or condition in the Agreement or the Security Instrument not modified in this Modification has the same force and effect as any term which is modified in this Modification. Borrower ratifies and confirms the terms and conditions of the Agreement and the Security Instrument, and covenants and agrees to perform and comply with the terms and conditions, as modified in this Modification.
3. Nothing in this Modification will be understood or construed as a substitution, transference or novation of the existing debt.
4. Lender reserves all rights it has against all parties, including but not limited to all parties secondarily liable.
5. This Modification is binding upon and inures to the benefit of the heirs, executors, administrators, representatives, or successors and assigns of the respective parties.
6. All capitalized terms not defined in this Modification have the same meaning as in the Agreement or the Security Instrument.

By signing below, Borrower agrees to be bound by the terms of this Modification.

ATTENTION BORROWER

THIS WRITTEN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Do not sign below if Section 1 of this Modification is blank or any loan information other than the property's legal description is attached.

WITNESSES (if applicable):


BORROWER:

Witness


Witness

Witness

Witness



SCOTT STRONG



MONIQUE PIERON

N / A

N / A

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ATTENTION NOTARY PUBLIC

NOTE: Amend and complete the notary acknowledgement in accordance with applicable law.

State of IL

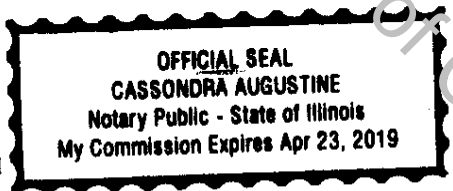
County of Cook

On July 24, 2015, before me, Cassandra Augustine,
(Date) (Name of Notary Public)

personally appeared Scott Strong & Monique Piron,
(Name of Borrowers)

personally known to me / 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 to me that he/she/they executed the same for the purposes and consideration therein expressed.

WITNESS MY HAND AND OFFICIAL SEAL.



Cassandra Augustine
Notary Public

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Bank of America, N.A.

By [Signature]
Printed Name Andrew Holland
Title: Senior Vice President

By [Signature]
Printed Name Kathy Clark
Title: Vice President

Witness: [Signature]
Brent D. Bailey

Witness: [Signature]
Traci Modlin-Motley



ACKNOWLEDGMENT

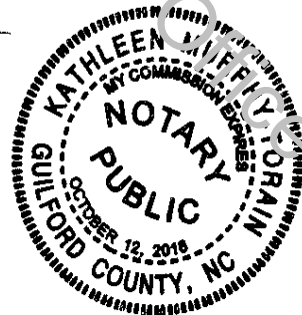
State of North Carolina }
County of Guilford }

On this the Fifteenth day of July, 2015 , before me, Kathleen Murphy-Torain, the undersigned Notary Public, personally appeared Andrew Holland and Kathy 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.

Signature [Signature]

Commission expiration date: 10/12/2018



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EXHIBIT A

LEGAL DESCRIPTION

LOT 14 AND THE NORTH 5 FEET OF LOT 15 IN BLOCK 6 IN LANE PARK ADDITION TO LAKE VIEW SAID ADDITION BEING A SUBDIVISION OF NORTH 1/2 OF WEST 1/2 AND NORTH 1/4 OF SOUTH 1/2 OF SAID WEST 1/2 OF SOUTH WEST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Permanent Index Number(s): 14-20-309-009-0000

For informational purposes only, the subject parcel is commonly known as:

3425 North Bosworth Avenue, Chicago, IL 60657

Property of Cook County Clerk's Office