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Doc#: 1528844070 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/15/2015 04:31 PM Pg: 1 of 4

Recording Requested by
BAC Home Loans Servicing, LP

WHEN RECORDED MAIL TO:

Bank of America, N.A.
11802 Ridge Parkway, Suite 100
Broomfield, CO 80021

Prepared by: *Becky Dirks*

ORIG. MTG \$ 127,179.00

NEW MTG \$ 141,271.54

DocID#: 0651187390337105A

NEW MONEY \$ 14,092.54

Space Above for Recorder's Use

714232-7777

LOAN MODIFICATION AGREEMENT

APN: 28-17-416-009-1106

This Loan Modification Agreement (the "Agreement"), made on November 9, 2010 between Jennifer Lambros (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated March 20, 2006 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 15715 Peggy Lane 10, Oak Forest, IL 60452.

PREV REC INFO: 03/24/2006 INST. 06083048044
The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

15287-75
BOX 162

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of One Hundred Forty One Thousand, Two Hundred Seventy One Dollars And Fifty Four Cents, (U.S. Dollars) (\$141,271.54). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on December 1, 2040.

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and BAC Home Loans Servicing, LP shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

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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)

Jennifer Lambros
Jennifer Lambros
(Must Be Signed Exactly As Printed)

10/02/2015
MM/DD/YYYY

Eugene Randle
Witness Signature
EUGENE RANDLE

Witness Printed Name
OCTOBER 2ND, 2015

Witness Date

[Space below this line for Acknowledgement]

STATE OF ILLINOIS
COUNTY OF COOK

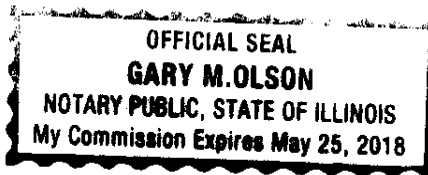
On the 2nd day of OCTOBER in the year 2015 before me, GARY M OLSON Notary Public, personally appeared Jennifer Lambros, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that 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.

Gary M Olson Notary Signature

GARY M OLSON Notary Public Printed Name Please Seal Here

MAY 25th, 2018 Notary Public Commission Expiration Date

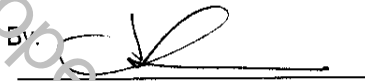


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DO NOT WRITE BELOW THIS LINE.

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: OCT 06 2015

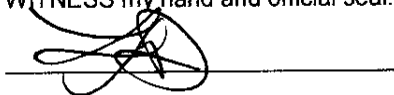
Name: Chinda Chanthivong
Title: ASSISTANT SECRETARY

[Space below this line for Acknowledgement]

STATE OF COLORADO
COUNTY OF BROOMFIELD

On 10-6-15 before Me, LAURA J. DUNNELL Notary Public, personally appeared Chinda Chanthivong 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.

 Notary Signature

LAURA J. DUNNELL Notary Public Printed Name Please Seal Here

JANUARY 13, 2019 Notary Public Commission Expiration Date

LAURA J DUNNELL
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20154001613
COMMISSION EXPIRES JAN. 13, 2019

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Exhibit A

Legal Description

UNIT NUMBER 9-10 IN SHIBUI SOUTH CONDOMINIUM, AS DELINEATED ON A SURVEY ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM OWNERSHIP AND OF EASEMENT, RESTRICTIONS, COVENANTS AND BY-LAWS FOR SHIBUI SOUTH CONDOMINIUM, MADE BY AMERICAN NATION BANK TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER A TRUST AGREEMENT DATED JANUARY 1, 1984 AND KNOWN AS TRUST NUMBER 61991, RECORDED MAR. 5, 1993 AS DOCUMENT NUMBER 93168945, AS AMENDED FROM TIME TO TIME, IN THE WEST 3/4 OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COCK COUNTY, ILLINOIS.

Tax ID No.: 28-17-416-009-1106