

Illinois Anti-Predatory
Lending Database
Program

Doc#: 1708846032 Fee: \$60.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 03/29/2017 11:11 AM Pg: 1 of 7

Certificate of Exemption

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN:** 17-17-236-013-1046

Address:

Street: 913 W VAN BUREN ST APT 3G

Street line 2:

City: CHICAGO

State: IL

ZIP Code: 60607

Lender: BANK OF AMERICA NA

Borrower: KAREN SCANLAN, MIGUEL GARFIAS

Loan / Mortgage Amount: \$150,000.00

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.

Certificate number: 152F176A-ACCC-4856-BF47-4F17D40E2156

Execution date: 3/11/2017

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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

Recording Requested By and
 After Recording Return To:
 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 11th day of MARCH
 2017, between KAREN SCANLAN, MIGUEL GARFIAS

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 JANUARY 3, 2013 and recorded in Book or Liber
 at page(s), instrument or document number 1313308343,
 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
 913 W VAN BUREN ST APT 3G, CHICAGO, ILLINOIS 60607

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 \$ 150,000.00 . The maturity date described in the Security Instrument is changed to MARCH 11, 2047

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.



KAREN SCANLAN (Seal)
-Borrower 3-11-17



MIGUEL GARFIAS (Seal)
-Borrower 3-11-17

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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State of ILLINOIS)
) ss.
County of COOK)

On MARCH 11, 2017 (date) before me, Melinda S Kennedy

personally appeared KAREN SCANLAN, MIGUEL GARFIAS

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

Melinda S Kennedy
NOTARY SIGNATURE

Melinda S Kennedy
(Typed Name of Notary)

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LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer Signature

Print Authorized Officer Name

LENDER ACKNOWLEDGMENT

State of _____)
County of _____) ss.

rd
3/23/2017

On this _____ day of _____, before me, the undersigned Notary Public,
personally appeared _____,
and known to me to be the _____

See Attached

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: March 11, 2017

Parties to Document: Karen Scanlan, Miguel Garfias

BANK OF AMERICA, N.A.

By: *Jeri L. Johnson*
 Authorized Officer Signature
 Name: **Jeri L. Johnson**
 Title: **Assistant Vice President**

State of Florida

County of Duval

The foregoing instrument was acknowledged before me this March 23, 2017 by Jeri L. Johnson, AVP 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.

Rebecca Dove
 Name: Rebecca Dove

Notary Public



FF88514
 Serial Number

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SCHEDULE A

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

UNIT N-3G IN THE SANGAMON LOFT CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 10 (EXCEPT THE SOUTH 48.7 FEET THEREOF) AND ALL OF LOTS 11, 12, 13 AND 14 IN BLOCK 23 IN DUNCAN'S ADDITION TO CHICAGO IN THE EAST ½ OF THE NORTHEAST ¼ OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 26972717 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

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

BEING THE SAME PREMISES CONVEYED TO MIGUEL GARFIAS AND KAREN SCANLAN, NOT AS TENANTS IN COMMON, BUT AS JOINT TENANTS FOREVER FROM MARCELLE FREIDES, MARRIED TO MARCEL FREIDES BY WARRANTY DEED (JOINT TENANCY) DATED 11/21/1997, AND RECORDED ON 12/8/1997, DOCUMENT # 97919218, IN COOK COUNTY, IL.

ASSESSORS PARCEL NUMBER: 17-17-236-013-1046

ATI ORDER NUMBER: 201702040037

Cook County Clerk's Office