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Karen A. Yarbrough
Cook County Clerk
Date: 04/05/2023 04:16 PM Pg: 1 of 5

Recording Requested by
BANK OF AMERICA, N.A.

AND WHEN RECORDED MAIL TO:

BANK OF AMERICA, N.A.
450 American St.
CA6-921-02-12
Simi Valley, CA 93065
Prepared By: **Sharon AbuGhazaleh**

Doc ID #: 89910223754562625
MIN # 100015701022375459
MERS phone #: 1-888-679-6377
APN: 02-28-100-711-0000

Space Above for Recorder's Use

MODIFICATION TO MORTGAGE

This **Modification to Mortgage** ("Modification"), is made this 17th day of March, 2023 between Mortgage Electronic Registration Systems, Inc. ("MERS"), as nominee for **Bank of America, N.A.**, its successors and assigns, a corporation, whose address is P.O. Box 2026, Flint, MI 48501-2026, and **ALISON E. SILVER, AS TRUSTEE OF THE ALISON E. SILVER REVOCABLE TRUST DATED MARCH 26, 2020** (the "Borrower(s)") (collectively referred to herein as the "Parties").

RECITALS

This Modification is made with reference to the following facts:

- A. The Borrower(s) made and executed a Mortgage in favor of MERS as mortgagee of record dated **June 23, 2022**, and recorded on **June 29, 2022**, as Document No./Instrument No. **2218039108**, Book **N/A**, Page No. **N/A** in the Official Records in the Office of the County Recorder of Cook County, State of Illinois ("Mortgage"), legally describing the real property as follows (the "Original Secured Property"), commonly known as **1642 Balmoral Cir, Inverness, IL 60067-4719**:

See Exhibit "A" attached hereto and made a part hereof.

- B. The purpose of this Modification is to **add the signature of spouse Mark A. Silver**

TERMS OF MODIFICATION

1. For value received the Parties hereby modify the Mortgage as follows:

Per Illinois state requirements, signature for spouse Mark A. Silver is to be added to the recorded mortgage

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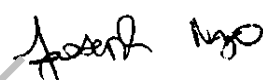
2. The terms of the Mortgage, which are incorporated herein by reference, shall remain in full force and effect and be binding thereon to the extent they are not inconsistent with the provisions of this Modification. In the event of any inconsistency between the provisions of this Modification and the Mortgage, the provisions of this Modification shall control. The Mortgage, herein modified, when signed by all Parties, shall constitute one Mortgage.

3. This Modification shall inure to and bind the heirs, devisees, successors and assigns of the Parties.

4. This Modification may be executed in counterparts, but shall be of no force and effect unless and until all Parties have duly executed this document.

IN WITNESS WHEREOF, the Parties have executed this Modification the day and year first above written.

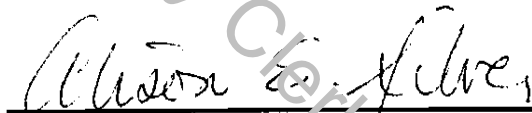
Mortgage Electronic Registration Systems, Inc.,
as nominee for Bank of America, N.A., and its
successors and assigns



~~Raymond Vega, Assistant Secretary~~
Joseph Ngo, Assistant Secretary



ALISON E. SILVER



ALISON E. SILVER, AS TRUSTEE OF THE
ALISON E. SILVER REVOCABLE Trust
UNDER TRUST INSTRUMENT DATED March
26, 2020



MARK A. SILVER

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CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA

COUNTY OF VENTURA

On this 02nd day of APRIL, 2023, before me, PRESTON JOHNSTONE, Notary Public, personally appeared Joseph Ngo, who 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.

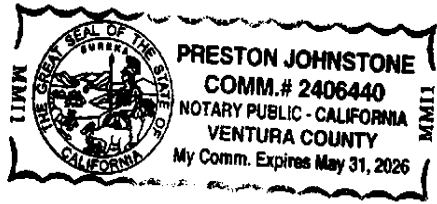
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Signature]

Notary Public printed name: PRESTON JOHNSTONE

Commission Expires: 05/31/2026



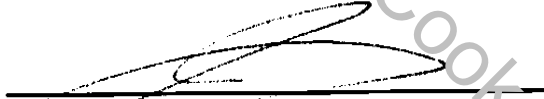
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CERTIFICATE OF ACKNOWLEDGMENT

STATE OF Illinois)
)
COUNTY OF COOK) ss.

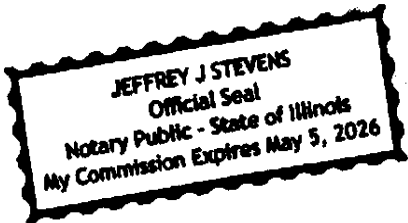
On this 29th day of MARCH, 2023, before me, JEFFREY J. STEVENS, Notary Public, personally appeared ALISON E. SILVER, ALISON E. SILVER, TRUSTEE and MARK A. SILVER, personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing 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 Public printed name: JEFFREY J. STEVENS

Commission Expires: 5/5/2023



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Doc ID #: 99910223754662625
ALISON E. SILVER and MARK A. SILVER

Exhibit "A"

The Land referred to herein below is situated in the City of INVESNESS, County of Cook State of Illinois, and is described as follows: LOT 37 OF ARTHUR T. MCINTOSH & CO.'S LAKE INVESNESS, A SUBDIVISION OF PARTS OF SECTIONS 20, 21, 28, AND 29, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT RECORDED JANUARY 31, 1977 AS DOCUMENT NUMBER 23805188, ALL IN COOK COUNTY, ILLINOIS.

APN: 02-28-100-011-0000

Property of Cook County Clerk's Office