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RECORDING REQUESTED BY AND WHEN RECORDED MAIL TO:

Option One Mortgage Corporation
P.O. Box 57076
Irvine, CA. 92619-7076

ATTENTION: Quality Control

LOAN NUMBER: 521016024
CPI NUMBER::0013269329



Doc#: 0511650028
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 04/26/2005 08:17 AM Pg: 1 of 4

SPACE ABOVE THIS LINE FOR RECORDER'S USE

MODIFICATION AGREEMENT

Regarding Property Address: 5204 122ND ST
3B ALSIP
IL 608033186

PREPARED BY: ROBERT SALAZAR
3 ADA IRVINE, CA 92618
(949) 609-4354

Pin # (if applicable)* 24-28-104-013-1010 24-28-104-013-1014

* If required by the County Recorder, the Legal Description will be attached hereto and made a part hereof.

THIS AGREEMENT made on February 24, 2005, by and between OPTION ONE MORTGAGE CORPORATION, herein designated as the BENEFICIARY and AUREA E. GARCIA UNMARRIED WOMAN AND NORMA I. CLAUDIO, UNMARRIED WOMAN.

herein designated as BORROWER(S).

WHEREAS, BENEFICIARY is the holder of a certain Promissory Note executed by Borrower(s) in the total amount of \$111,150.00, dated April 29, 2004, which Note is secured by the Deed of Trust/Mortgage dated April 29, 2004, recorded in the Office of the County Recorder of Cook County, as Instrument Number 04134051861 on May 13, 2004, of official Records as said County. NOW THEREFORE, for value received, the parties hereto do modify the above referenced as follows:

THIS MODIFICATION AGREEMENT IS BEING EXECUTED TO CORRECT THE FACT THAT

The property address appears incorrectly on the deed of trust/mortgage and/or riders. It should read "5204 W 122nd Street 3B Alsip, Illinois 60803-3186" rather than "5204 W 122nd Street Alsip Illinois 60803-3186." This LPOA corrects the Mortgage

Nothing herein contained shall in any manner whatsoever alter, amend, modify, or change any other terms or conditions of the above referenced

Mortgage

except as to the Modification described above, nor shall any of the rights of the BENEFICIARY thereunder be specifically prejudiced by reason of this modification; all rights of the beneficiary shall be and shall remain in full force and effect as though this Modification had been originally specified in the original Note and/or Deed of Trust/Mortgage.

ANTHONY FIORI AS LPOA FOR Anthony F.
Borrower AUREA GARCIA Date

OPTION ONE MORTGAGE CORPORATION

ANTHONY FIORI AS LPOA FOR Anthony F.
Borrower NORMA I. CLAUDIO DATE

BY:

Linda G. Kerr
Signature Assistant Vice President/Assistant Secretary

LINDA G. KERR

Borrower Date

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Loan Number: 521016024

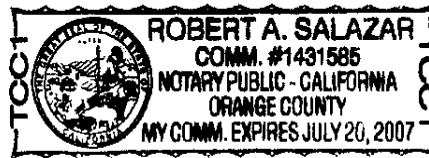
Borrower(s) :AUREA GARCIA

State of California } SS Title of Type of Document _____
Number of Pages _____ Date of Documents _____
County of Orange } Signer(s) Other than named below _____

On 3-24-05 before me, Robert A. Salazar,
Notary Public, personally appeared Anthony Florias LPDM for Aurea Garcia,
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 person(s)
acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Signature] (Seal)

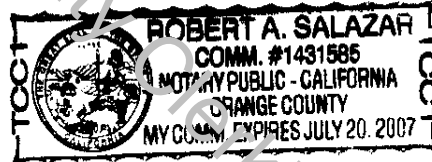


State of California } SS Title of Type of Document _____
Number of Pages _____ Date of Documents _____
County of Orange } Signer(s) Other than named below _____

On 3-24-05 before me, Robert A. Salazar,
Notary Public, personally appeared Anthony Florias LPDM for Norma I. Claudio,
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 person(s)
acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Signature] (Seal)

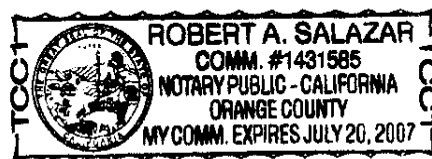


State of California } SS Title of Type of Document _____
Number of Pages _____ Date of Documents _____
County of Orange } Signer(s) Other than named below _____

On 3-24-05 before me, Robert A. Salazar,
Notary Public, personally appeared Linda C. Kerr, Assistant Secretary,
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 person(s)
acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Signature] (Seal)



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Legal Description:

UNIT 5204-3BC AND UNIT G-2 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN ROYAL CHATEAUX CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 93477915 AS AMENDED FROM TIME TO TIME, IN THE EAST HALF NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Loan Number: 521016024

Servicing Number: 001326932-9

Date: 04/29/04

LIMITED POWER OF ATTORNEY

The Undersigned hereby appoints Option One Mortgage Corporation and/or its assignees, to be my (our) attorney in fact ("Agent"), to act for me only as to the matters stated below:

Address of Property: 5204 W 122ND STREET, 3B ALSIP, IL 60803-3186

Legal Description: (REFER TO SECURITY INSTRUMENT)

Document Date: April 29, 2004

County: Cook

Name of Seller: DEANN WERTH

Name of Borrower(s): AUREA E GARCIA and NORMA I CLAUDIO

Name of Lender making new loan: Option One Mortgage Corporation

POWERS:

In the event a clerical or typographical error is discovered on any document pertaining to this transaction, my Agent, and/or its assignees, is hereby authorized to correct any clerical or typographical error and to initial, sign, seal and deliver as my act, any instrument which my Agent determines to be necessary to effectuate the correction. Specifically, my Agent may make a correction limited to the matters stated below on an original document, and is authorized to re-record that original document where appropriate. The undersigned declares that any and all corrections made by my Agent shall be as valid as if they had been initialed, signed, and delivered by me personally. The undersigned ratifies whatsoever my said Agent shall lawfully do or cause to be done in the correction of clerical and typographical errors as limited below.

LIMITATIONS:

My Agent is authorized to correct clerical and typographical errors as to the names of the Borrowers to this transaction, name of Lender, the legal description, county or street address of the real property which is the subject of this transaction and the Document Date on the documents.

My Agent is not authorized to make any changes or corrections as to the interest rate stated on the security instrument or promissory Note; the amount of principal indebtedness stated on the security instrument or promissory Note; or the amount of consideration stated on the security instrument.

This Power of Attorney is made of my own free will for the purpose of facilitating necessary corrections. The undersigned understands that signing this Power of Attorney is not mandatory.

Aurea E. Garcia (Seal) _____ Borrower

Norma I. Claudio (Seal) _____ Borrower

_____ (Seal) _____ Borrower

NOTARY AFFIDAVIT

State of Illinois, County of Cook } SS:

On April 29, 2004 before me, the undersigned, a Notary Public in and for said

Illinois state, personally appeared Aurea E. Garcia and Norma I. Claudio

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.

(Reserve for official seal)

Signature Mary Beth Greenhill
(Please typewrite or print)

My commission expires: _____