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Recording Requested by
BAC Home Loans Servicing, LP

AND WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP
1800 Tapo Canyon Road CA6-914-01-59
Simi Valley, CA 93063
Prepared by: **ELYSE HOCKETT**
DOC. ID#: **64813123830668100**



Doc#: 0917022069 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/19/2009 11:40 AM Pg. 1 of 4

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100039298406703382

This Loan Modification Agreement (the "Agreement"), made this **7th** day of **May**, **2009** between **GEORGE GARDIAKOS, A SINGLE MAN**, (the "Borrowers") and **BAC Home Loans Servicing, LP**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **September 01, 2006** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **October 05, 2006** as Instrument Number **0627847021** in the Official Records of the **COOK** County, State of **ILLINOIS** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**1327 N HALSTED ST UNIT 2N
CHICAGO, IL 60622**

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

- **TO CORRECT PARCEL ID NUMBER ON PAGE 3 OF RECORDED MORTGAGE TO READ 17-04-113-100-1140**

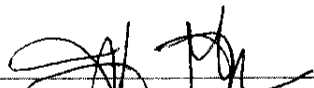
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers 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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BAC Home Loans Servicing, LP



By: **Jennifer Guidicessi**
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.



By: **Jennifer Guidicessi**
Its: **Assistant Vice President**



GEORGE GARDIAKOS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

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STATE OF IL

)
) SS.
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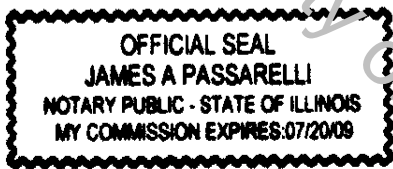
COUNTY OF COOK

On this 20 Day of MAY 2009, BEFORE ME,

JAMES PASSARELLI, (Notary Public)

personally appeared, **GEORGE GARDIAKOS**, 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



(SEAL)

[Signature]

Notary Public

Commission Expires: 7/20/09

STATE OF CALIFORNIA

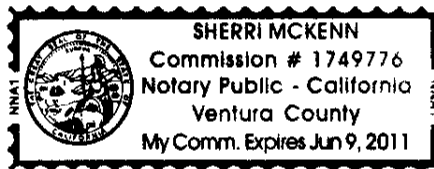
COUNTY OF VENTURA

On June 5, 2009 before me, **Sherrri McKenn**, Notary Public, personally appeared **Jennifer Guidicessi**, 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 [Signature]



(SEAL)

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Exhibit A

(Legal Description)

Unit 1327-2N together with its undivided percentage interest in the common elements ✓
In North Town Village Condominium , as delineated and defined in the Declaration
recorded September 28, 2001 as Document No. 0010906035, as amended from time
to time, in the Northwest ¼ of Section 4, Township 39 North, Range 14, East of the
Third Principal Meridian, in Cook County, Illinois.

For informational Purposes Only:

Common Address: 1327 North Halsted Street, Unit 2N, Chicago, IL 60622 ✓
PIN: 17-04-113-100-1140 ✓

Property of Cook County Clerk's Office