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Recording Requested by
BAC Home Loans Servicing, LP

Doc#: 1032329024 **Fee:** \$42.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 11/19/2010 08:57 AM Pg: 1 of 4

AND WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP
1800 Tapo Canyon Road CA6-914-01-59
Simi Valley, CA 93063
Prepared by: **CINDY ROMO**
DOC. ID#: **71209056256332914**

Parcel 1609403057

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

MIN#: 100015700048529073

This Loan Modification Agreement (the "Agreement"), made this **6th** day of **October**, **2010** between **CARLOS J CARTAGENA, AN UNMARRIED MAN**, (the "Borrowers") and **BAC Home Loans Servicing, LP**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** dated **February 24, 2005** 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 **March 21, 2005** as Instrument Number **0508014120** 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:

**5044 W FULTON ST
CHICAGO, IL 60644**

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

- **TO COMPLETE THE NOTARY SECTION OF THE MORTGAGE ON PAGE 7**

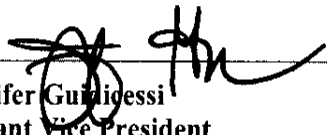
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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 second lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

S YES
P 4
S NO
M NO
SC YES
E YES
INT NO

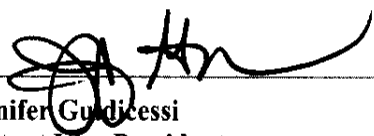
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BAC Home Loans Servicing, LP



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

Mortgage Electronic Registration Systems, Inc.



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



CARLOS J. CARTAGENA

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

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STATE OF IL)
COUNTY OF COOK) SS.
)

On this 26TH Day of OCTOBER 2010, BEFORE ME,

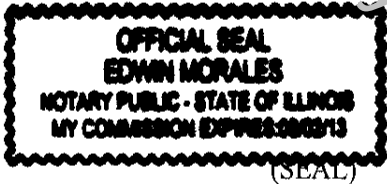
EDWIN MORALES, (Notary Public)

personally appeared, **CARLOS J CARTAGENA**, 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

Edw Morales

Notary Public



Commission Expires: 09/02/2013

STATE OF CALIFORNIA

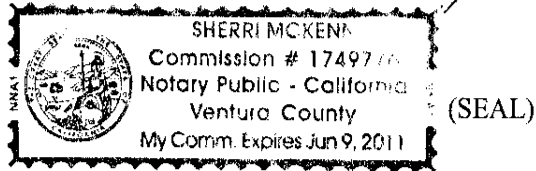
COUNTY OF Ventura

On 11-3-10 before me, **Sherri 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 *Sherri McKenn*



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EXHIBIT A (LEGAL DESCRIPTION)

Property Location Address

**5044 W FULTON ST
CHICAGO, IL 60644**

LOTS 4 IN BLOCK 1 IN DERBY'S ADDITION TO CHICAGO, BEING A RESUBDIVISION OF THE VARIOUS LOTS IN C.J. HULLS SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 9, TOWNSHIP 39^N, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office