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Recording Requested by
Bank of America, N.A.

Doc#: 1033513023 **Fee:** \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/01/2010 01:46 PM Pg: 1 of 4

AND WHEN RECORDED MAIL TO:

Bank of America, N.A.
1800 Tapo Canyon Road CA6-914-01-59
Simi Valley, CA 93063
Prepared by: **VICTOR RODRIGUEZ**

DOC. ID#: **95019401094070532**
Parcel ID: **02173090100600**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100133700032731781

This Loan Modification Agreement (the "Agreement"), made this **21th** day of **October**, **2010** between **BORYS GOSCIK, A MARRIED MAN**, (the "Borrowers") and **Bank of America, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **July 01, 2008** 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 **July 10, 2008** as Instrument Number **0819240214** 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:

**2061 WOOD STREET
INVERNESS, IL 60067**

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

- **TO CORRECT THE MATURITY DATE ON THE MORTGAGE DATE TO READ JULY 01, 2038.**

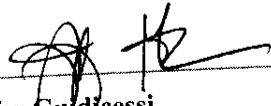
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Bank of America, N.A. 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.

Handwritten initials and marks on the right margin, including a vertical line of marks and a signature at the bottom.

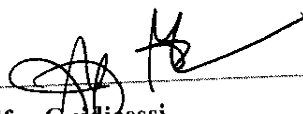
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Bank of America, N.A.

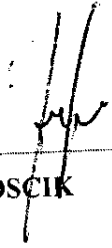


By: **Jennifer Guidicessi**
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.



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



DORYS GOSCIK

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Property of Cook County Clerk's Office

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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

On this 4TH Day of NOVEMBER 2010, BEFORE ME,

ARTUR BARTOSIK, (Notary Public)

personally appeared, **BORYS GOSCIK**, 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)

Artur Bartosik
Notary Public

Commission Expires: 9/26/2012.

STATE OF CALIFORNIA

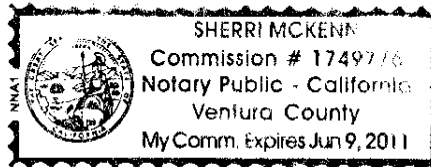
COUNTY OF Ventura

On 11-16-10 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 Sherrri McKenn



(SEAL)

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LEGAL DESCRIPTION

140183-RILC

LOT 1 IN CHRISTY'S CALALILY SUBDIVISION, BEING A SUBDIVISION OF PART OF THE
SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN(S): 02-17-309-010-0000

CKA: 2061 WOOD STREET, INVERNESS, IL, 60067

Property of Cook County Clerk's Office