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Doc#: 1133903032 Fee: \$74.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/05/2011 11:47 AM Pg: 1 of 6

**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

This document was prepared by

Home Retention Services, Inc.,
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.8124

LOAN MODIFICATION AGREEMENT

Order ID: 5097627

Project ID: 118198

Loan Number: 173264029

MIN Number: 100030200030079899

Borrower: LEONEL ARROYO and SARA ARROYO

Original Loan Amount: \$265,673.00

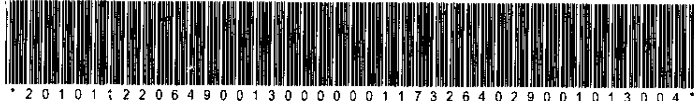
PIN /Tax ID: 16-31-323-016-0000

Original Mortgage Date: 2007-09-05 00:00:00.000

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

S N
P 6
S N
M N
SC Y
E Y
INT Y

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Recording Requested by
BAC Home Loans Servicing, LP
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP
Post Office Box 10266
Van Nuys, CA 91410-0266
Attention: Document Control

DocID#: 0651732640297105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on November 22, 2010 between Leonel Arroyo, Sara Arroyo (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated August 22, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 3745 Grove Avenue, Berwyn, IL 60402.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

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

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of Two Hundred Seventy Three Thousand, Four Hundred Ninety One Dollars And Thirty Cents, (U.S. Dollars) (\$273,491.30). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on January 1, 2041.

The Borrower[s] 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 Borrower[s] 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.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.

WDGGovLnModAgree

000011111

ARROYO L

WDGLMAGM 7382 07/20/2007



610 173264029 MOD 001 001

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SIGNED AND ACCEPTED THIS 4th DAY OF December, 2010

BY

Leonel Arroyo
Leonel Arroyo

Sara Arroyo
Sara Arroyo

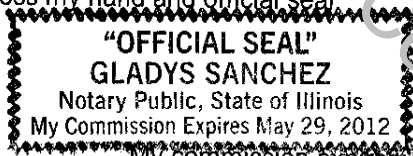
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of COOK On this 4th day of December, 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Leonel Arroyo and Sara Arroyo

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 that they executed the same.

Witness my hand and official seal.



Signature Gladys Sanchez
Name (typed or printed) Gladys Sanchez

My commission expires: May 29, 2012

As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Co-Owner(s) Signature _____

Dated: _____

Co-Owner(s) Name (typed or printed) _____

STATE OF _____

COUNTY OF _____

On _____ before me, _____

Notary Public, personally appeared _____

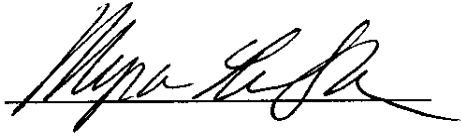
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature _____

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As evidenced by the signature below, the Lender agrees to the foregoing.



Mortgage Electronic Registration Systems, Inc.-

Nominee for Bank of America N.A. as successor by

Merger to BAC Home Loans Servicing, LP

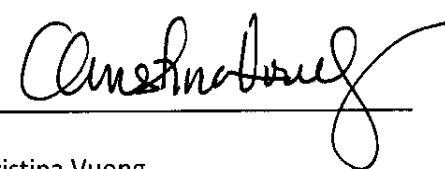
By: Myra Leblanc, Vice President

STATE OF TEXAS

COUNTY OF HARRIS

On November 3, 2011 before me, Christina Vuong Notary Public, personally appeared Myra Leblanc personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature 
Christina Vuong



My commission expires: June 24, 2015

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Order ID: 5097627



Loan Number: 173264029

Property Address: 3745 GROVE AVENUE, BERWYN, IL 60402

EXHIBIT A

Legal Description: THE NORTH 30 FEET OF THE SOUTH 70 FEET OF LOTS 6 IN BLOCK 51 IN THE SUBDIVISION OF BLOCKS 45, 47, 48, 49, 50, 51 AND 52 IN CIRCUIT COURT PARTITION IN SECTION 31, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index #: 15-31-323-016-0000 Vol. 0007

Property Address: 3745 Grove Avenue, Berwyn, Illinois 60402

Property of Cook County Clerk's Office

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MIN Number: 100030200030079899

EXHIBIT B

Borrower Name: LEONEL ARROYO and SARA ARROYO

Property Address: 3745 GROVE AVENUE, BERWYN, IL 60402

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 09/10/2007 as Instrument/Document Number: 0725311173, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of COOK County, State of IL.

Additional County Requirements:

Original Loan Amount: \$265,673.00

Original Mortgage Date: 2007-09-05 00:00:00.000

