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Doc#: 1213519013 Fee: \$52.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/14/2012 09:18 AM Pg: 1 of 8

Property of Cook County Clerk's Office

Recording Requested by
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
WHEN RECORDED MAIL TO:

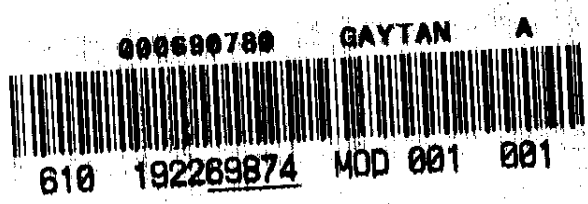
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024
DocID#: 0651922698747105A

Space Above for Recorder's Use

192269874 LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on December 21, 2010 between ALEJANDRO GAYTAN and ARACELI GARCIA (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the April 26, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 4038 W 21ST PL, CHICAGO, IL 60623.

The real property described being set forth as follows:



S ✓
P ✓
S ✓
M ✓
SC ✓
E ✓
INT ✓

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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 twelve thousand three hundred sixty six and 55/100, (U.S. Dollars) (\$212,366.85). 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 February 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, a subsidiary of 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.

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SIGNED AND ACCEPTED THIS 23rd DAY OF Dec, 2010
BY

ALEJANDRO GAYTAN

ARACELI GARCIA

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

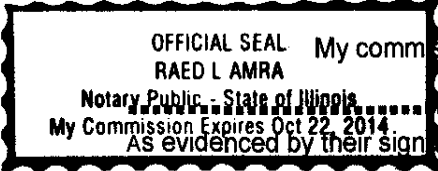
State of IL, County of COOK On this 23rd day of Dec,
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Alejandro Gaytan and Araceli Garcia
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 [Signature]

Raed L Amra
Name (typed or printed)



My commission expires: Oct 22, 14

Notary Public - State of Illinois
My Commission Expires Oct 22, 2014.
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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THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., successor by Merger to BAC Home Loans Servicing, LP

By: Julie Lu Date 5/8/12

Julie Lu, Vice President

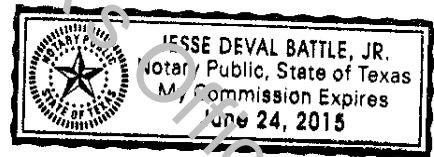
STATE OF TEXAS

COUNTY OF HARRIS

On May 8, 2012 before me, Jesse Deval Battle, Jr. Notary Public-Stewart Lender Services, personally appeared Julie Lu, Vice President of Bank of America, N.A., successor by Merger to BAC Home Loans Servicing, LP personally known to me 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 Jesse Deval Battle, Jr.
Jesse Deval Battle, Jr.



My commission expires: June 24, 2015

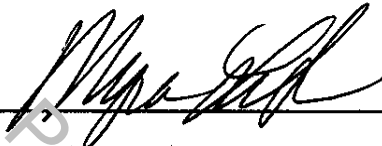
Signature continue on the following page

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THIS SECTION IS FOR INTERNAL USE ONLY

Mortgage Electronic Registration Systems, Inc. (MERS),
as Nominee for Bank of America N.A., successor by merger to BAC Home Loans Servicing, LP

By: 
Myra Leblanc, Vice President

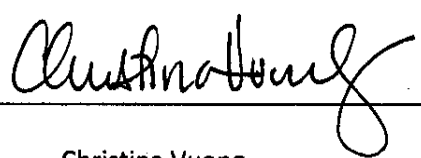
Date 5/8/2012

STATE OF TEXAS

COUNTY OF HARRIS

On May 8, 2012 before me, Christina Vuong Notary Public-Stewart Lender Services, personally appeared Myra Leblanc, Vice President, Vice President of Mortgage Electronic Registration Systems, Inc. (MERS) as Nominee for Bank of America N.A., successor by merger to BAC Home Loans Servicing, LP, personally known to me 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: 5108253

Loan Number: 192269874

Property Address: 4038 W 21ST PL, CHICAGO, IL 60623



EXHIBIT A

LOT 5 IN KIRCHMAN'S RESUBDIVISION OF LOTS 16 TO 27 INCLUSIVE IN BLOCK 4 IN T.P. PHILIPS EQUITABLE LAND ASSOCIATION ADDITION TO CHICAGO IN SECTION 22, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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Recording Requested by/After Recording Return To:

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

Order ID: 5108253
Loan Number: 192269874
MIN Number: 100133700031432571

Project ID: 110746

EXHIBIT B

Borrower Name: ALEJANDRO CAYTAN and ARACELI GARCIA
Property Address: 4038 W 21ST PL CHICAGO, IL 60623

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 05/13/2008 as Instrument/Document Number: 0813455067, 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: \$203,812.00
Original Mortgage Date: 2008-05-06
PIN /Tax ID: 16-22-424-023-0000



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**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
1.855.667.8124

LOAN MODIFICATION AGREEMENT

Order ID: 5108253

Project ID: 110746

Loan Number: 192269874

MIN Number: 100133700031432571

Borrower: ALEJANDRO GAYTAN and ARACELI GARCIA

Original Loan Amount: \$203,812.00

Original Mortgage Date: 2008-05-06

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'