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Doc#: 1234217045 Fee: \$82.25
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/07/2012 03:01 PM Pg: 1 of 7

Property of COOK COUNTY Clerk's Office

**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: 8862354
Loan Number: 22494890
Borrower: JOSE MAGANA and SIDRONIA MAGANA

Project ID: 276054

Original Loan Amount: \$180,162.00
Original Mortgage Date: 20090826
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S N
P 7
S N
M N
SC X
E X
INT 97

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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#: 065224948907105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on April 28, 2011 between JOSE MAGANA and SIDRONIA MAGANA (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 August 26, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 1304 S GUNDERS ON AVENUE, BERWYN, IL 60402.

The real property described being set forth as follows:



610 022494890 MOD 001 001

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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 one hundred eighty seven thousand two hundred seventy five and 21/100, (U.S. Dollars) (\$187,275.21). 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 June 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 02 DAY OF May, 2011

BY

Jose C. Magana
JOSE MAGANA

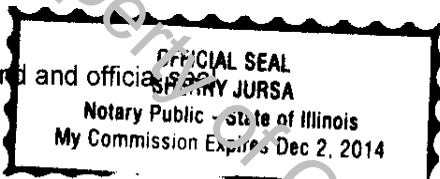
Sidronia Magana
SIDRONIA MAGANA

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of IL, County of DuPage On this 02 day of May, 2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Jose Magana and Sidronia Magana

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

Sherry Jursa

Name (typed or printed)

My commission expires 12-02-2014

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 _____

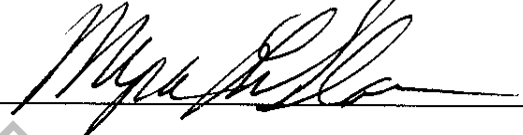
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DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP

By: Stewart Lender Services, Inc., its attorney in fact

By: 

9-13-12

Myra LeBlanc, S.V.P., Stewart Lender Services, Inc.

Date

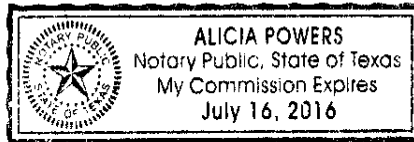
STATE OF TEXAS

COUNTY OF HARRIS

On September 13, 2012 before me, Alicia Powers Notary Public-Stewart Lender Services, Inc., personally appeared Myra LeBlanc, S.V.P., Stewart Lender Services, Inc. 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 
Alicia Powers



My commission expires: July 16, 2016

Signatures continue on the following page

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DO NOT WRITE BELOW THIS LINE

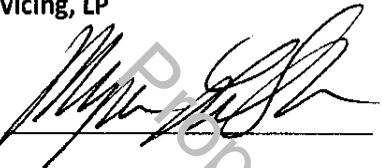
THIS SECTION IS FOR INTERNAL USE ONLY

Mortgage Electronic Registration Systems, Inc. (MERS),

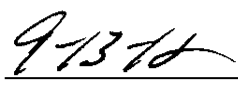
as Nominee for Bank of America, N.A., for itself or as successor by merger to BAC Home Loans

Servicing, LP

By:



Myra LeBlanc, Vice President



Date

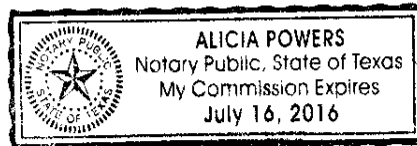
STATE OF TEXAS

COUNTY OF HARRIS

On September 13, 2012 before me, Alicia Powers Notary Public-Stewart Lender Services, Inc., personally appeared Myra LeBlanc, Vice President of Mortgage Electronic Registration Systems, Inc. (MERS), as Nominee for Bank of America, N.A., for itself or as 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 
Alicia Powers



My commission expires: July 16, 2016

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Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
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Order ID: 8862354
Loan Number: 22494890

Project ID: 276054

EXHIBIT B

Borrower Name: JOSE MAGANA and SIDRONIA MAGANA
Property Address: 1304 S GUNDERSON AVENUE, BERWYN, IL 60402

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 09/14/2006 as Instrument Document Number: 0625702131, and/or Book/Liber Number: 0 at Page Number: 0 in the real records of COOK County, State of IL.

Additional County Requirements:

Original Loan Amount: \$180,162.00
Original Mortgage Date: 20090826
PIN /Tax ID: 16-19-213-027-000

