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Doc#: 1234917042 Fee: \$82.25
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/14/2012 10:17 AM Pg: 1 of 7

**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

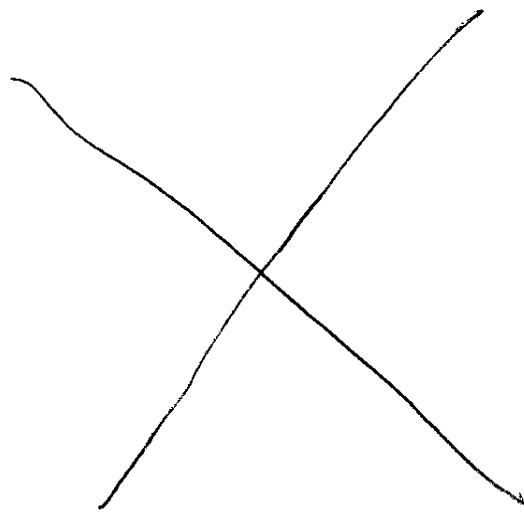
Order ID: 8966437
Loan Number: 198353149
Borrower: LUIS GONZALEZ

Project ID: 280684

Original Loan Amount: \$244,832.00
Original Mortgage Date: 20090430
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

S	N
P	7
S	N
M	N
SC	Y
E	Y
INT	FL

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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#: 0651983531497105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on April 13, 2011 between LUIS RICARDO GONZALEZ (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 30, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 9512 MASSASOIT AVE, CAK LAWN, IL 60453.

The real property described being set forth as follows:

000011111 GONZALEZ LR

610 198353149 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 two hundred forty seven thousand ninety six and 61/100, (U.S. Dollars) (\$247,096.61). 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 May 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 17 DAY OF April, 2011

BY [Signature]
LUIS RICARDO GONZALEZ

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois, County of Cook On this 17 day of April,
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Luis Ricardo Gonzalez

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 He executed the same.

Witness my hand and official seal



Signature [Signature]
Mario Loera
Name (typed or printed)

My commission expires: 3-29-14

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: Karen Richardson

12/6/12

Karen Richardson, A.V.P., Stewart Lender Services, Inc.

Date

STATE OF TEXAS

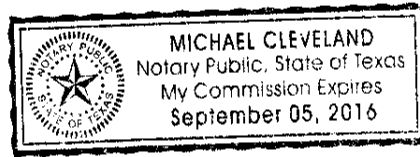
COUNTY OF HARRIS

On December 6, 2012 before me, Michael Cleveland Notary Public-Stewart Lender Services, Inc., personally appeared Karen Richardson A.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 Michael Cleveland

Michael Cleveland



My commission expires: September 5, 2016

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Order ID: 8966437

Loan Number: 198353149

Property Address: 9512 MASSASOIT AVE, OAK LAWN, IL 60453

EXHIBIT A

File No.: TM276675

Policy No.: M-9302-1545873

THE NORTH 1/2 OF LOT 13 IN BLOCK 4 IN F. H. BARTLETT CENTRAL'S, BEING A SUBDIVISION OF THE EAST OF SECTION 8, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
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Order ID: 8966437
Loan Number: 198353149

Project ID: 280684

EXHIBIT B

Borrower Name: LUIS GONZALEZ
Property Address: 9512 MASSASOIT AVE, OAK LAWN, IL 60453

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 04/21/2009 as Instrument/Document Number: 0911108105, and/or Book/Liber Number: ~~NA~~ at Page Number: ~~NA~~ in the real records of COOK County, State of IL.

Additional County Requirements:

Original Loan Amount: \$244,832.00
Original Mortgage Date: 20090430
PIN /Tax ID: 24-08-203-020-0000

