Recording Requested by

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Bank of America, N.A. WHEN RECORDED MAIL TO:

Bank of America, N.A. 1001 Liberty Avenue, Suite 675 Pittsburgh, PA 15272

This document was prepare i by Bank of America, N.A. Gale Black

See Exhibit B for accidental and the See Exhibit B for ac

See Exhibit B for assignmen's of record if applicable AP11-19-22-220-007

Space Above for Recorder's Use

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LOAN MCDIFICATION AGREEMENT
Preview men a part of the "Agreement", made on January 23, 2013 between JESUS ALVAREZ (the "Borrowei(s)") and Bank of America, N.A., Original Lender/Beneficiary Lender or Servicer ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 25th of August, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property' (See Exhibit A for Legal Description if applicable), located at 6519 S. KARLOV AVE., CHICAGO, IL 60629.

The real property described being set forth as follows: new money \$36,86.66

## 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 three hundred six thousand one hundred forty-four and 66/100, (U.S. Dollars) (\$306,144.66). This debt is evidenced 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, 2043. 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 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 WDGGovLiModAgree Page 1 of 4 WDGLMAGM 7382 07/20/2007

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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.

		Date	Witness Signature	D
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NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES MARCH 30, 2013

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DO N	OT WRITE BELOW THIS LINE
THIS SECTION IS FO	PR INTERNAL Bank of America, N.A. USE ONLY
Servicing, LP	f or as successor by merger to BAC Home Loans Services, LLC, its attorney in fact
Title ASSI	Dated: FEB 2 7 2013  CK Vigil STANT SECRETARY  v this line for Acknowledgement]
STATE OF Coloredo COUNTY OF from before me, appeared from the colored from	Figure Motary Public, personally
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	PHILLIP HER  NOTARY PUBLIC. STATE OF COLORADO  My Comm. Expires December 27, 2015

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**LEGAL DESCRIPTION** 

Lot 34 in Block 10 in Arthur T. McIntosh's Crawford Avenue Addition to Chicago in the East 1/2 of the Northeast 1/4 of Section 22, Township 38 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Note for information:

Commonly known as: 6519 S. Karlov Avenue, Chicago, IL 60629

Property of County Clerk's Office