

Recording Requested by

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

Bank of America, N.A.  
1001 Liberty Avenue, Suite 675  
Pittsburgh, PA 15222

This document was prepared by Bank of America, N.A.

*Gale Black*  
*1001 Liberty Avenue Suite 675*  
*Pittsburgh PA 15222*

See Exhibit B for assignment's of record if applicable

*APN-19-22-220-007*

Space Above for Recorder's Use

*394978-130777*

LOAN MODIFICATION AGREEMENT

*Pre recorded - 2/27/2008 11:34 AM 0805 809 024*  
This Loan Modification Agreement (the "Agreement"), made on January 23, 2013 between JESUS ALVAREZ (the "Borrower(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 \$26,866.66*

**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

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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.

SIGNED AND ACCEPTED THIS 14<sup>th</sup> DAY OF February 2013  
BY

\_\_\_\_\_  
Witness Signature                      Date

\_\_\_\_\_  
Witness Signature                      Date

\_\_\_\_\_  
Witness Printed Name

\_\_\_\_\_  
Witness Printed Name

\_\_\_\_\_  
Witness Date

\_\_\_\_\_  
Witness Date

Jesus Alvarez  
\_\_\_\_\_  
JESUS ALVAREZ

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

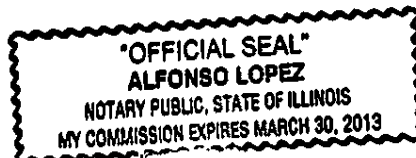
State of Illinois, County of Cook On this 14<sup>th</sup> day  
of February 2013 before me the undersigned, a Notary Public in and for said State,  
personally appeared JESUS ALVAREZ known to me, or proved to me on the basis of  
satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the  
foregoing instrument and acknowledged  
that IL State ID executed the same.

Witness my hand and official seal

Alfonso Lopez  
\_\_\_\_\_  
Notary Signature

Alfonso Lopez Notary Public Printed Name Place Seal Here

March 30 2013 Notary Public Commission Expiration Date



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DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL Bank of America, N.A. USE ONLY

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

By: Urban Settlement Services, LLC, its attorney in fact

By: \_\_\_\_\_

Dated: FEB 27 2013

**Patrick Vigil**  
ASSISTANT SECRETARY

[Space below this line for Acknowledgement]

STATE OF Colorado  
COUNTY OF Denver

On 2/27/2013 before me, Phillip Her Notary Public, personally appeared Patrick Vigil

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.

Phillip Her Notary Signature

Phillip Her Notary Public Printed Name Place Seal Here

DEC 27 2015 Notary Public Commission Expiration Date



My Comm. Expires December 27, 2015

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EXHIBIT "A"

## 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 Cook County Clerk's Office

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