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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 assignments of record if applicable

APN-07-14-305-036-000
371358-

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

prev rec. info - 12/7/2009 inst # 0934140147
This Loan Modification Agreement (the "Agreement"), made on November 7, 2012 between MARIA I SANCHEZ and LUCILA ACOSTA (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 30th of November, 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 596 ARLINGTON ST, HOFFMAN ESTATES, IL 60169.

new money - \$16,984.26

The real property described being set forth as follows:

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 three thousand five hundred forty-two and 26/100, (U.S. Dollars) (\$203,542.26). 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 April 1, 2042. 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

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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: [Signature]

Dated: FEB 19 2013

Patrick Vigil
ASSISTANT SECRETARY

Name:
Title:

_____[Space below this line for Acknowledgement]_____

STATE OF Colorado
COUNTY OF Broomfield

On 02/19/2013 before me, Susan Thao 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.

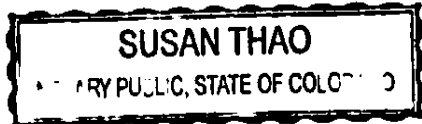
WITNESS my hand and official seal.

Notary Signature

Susan Thao

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 30 in Block 126 in Hoffman Estates X, being a Subdivision of part of the Southwest 1/4 of Section 14, Township 41 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois, according to the Plat thereof recorded January 28, 1960 as Document No. 17769918, in the Office of the Recorder of Cook County, Illinois.

Permanent Index Number:

Property ID: 07-14-305-036-0000

Property Address:

596 Arlington St.
Hoffman Estates, IL 60139

Property of Cook County Clerk's Office