

APN # 17-08-121-049-1002+1008

Recording Requested by Albert DeMarco

WHEN RECORDED MAIL TO:
HOME RETENTION RECORDING DEPT
Attn: Ramona Tongdee
Bank of America, NA
1001 Liberty Ave, SUITE 675
Pittsburgh, PA 15222
866.325.7046 / 412.325.7046

1001 Liberty Ave Suite 675
Pittsburgh PA 15222

Piano, PA 15222
DocID#: 0651701199207105A

Space Above for Recorder's Use

184418070

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on October 19, 2010 between FLORDELIZ S ACOSTA (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 May 12, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 1517 WEST OHIO STREET, CHICAGO IL 60622.

The real property described being set forth as follows:

Previously Recorded 6/10/2008 Inst # 0816215113

000691131 ACOSTA FS
610 184418070 MOD 001 002
WDGLMAGM 7382 0112012013

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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 three hundred five thousand three hundred forty and 75/100, (U.S. Dollars) (\$305,340.75). 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 December 1, 2040.

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 27 DAY OF October
BY

Flordeliz Acosta
FLORDELIZ ACOSTA

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois County of Cook On this 27 day of October
before me the undersigned, a Notary Public in and for said State, personally appeared

Flordeliz Acosta

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 Flordeliz S. Acosta executed the same.



Witness my hand and official seal

Signature David Santana

David Santana
Name (typed or printed)

My commission expires: 3-16-2013

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 _____

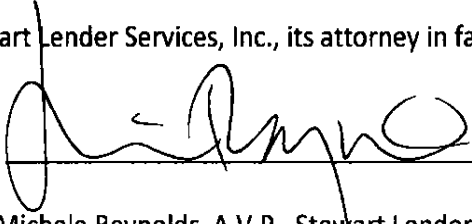
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THIS SECTION IS FOR INTERNAL USE ONLY

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:  _____

Michele Reynolds, A.V.P., Stewart Lender Services, Inc.

 _____
Date

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Signatures continue on the following page

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DO NOT WRITE BELOW THIS LINE

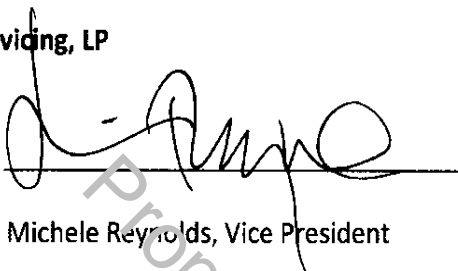
THIS SECTION IS FOR INTERNAL USE ONLY

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:



Michele Reynolds, Vice President

11/8/12

Date

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Exhibit A
Legal Description

UNIT 1R & P-2 IN 1517 W. OHIO CONDOMINIUMS AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 7 IN BLOCK 15 IN BICKERDIKE'S ADDITION TO CHICAGO, BEING A SUBDIVISION IN THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

WHICH SURVEY IS ATTACHED AS APPENDIX "D" TO THE DECLARATION OF CONDOMINIUM RECORDED ON SEPTEMBER 11, 2006 AS DOCUMENT NO. 0625417011 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

Property of Cook County Clerk's Office

COOK COUNTY CLERK'S OFFICE
RECORDED
SEP 11 2006 11:00 AM
INDEXED
SEP 11 2006 11:00 AM