

Recording Requested by

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Bank of America, N.A.
11802 Ridge Parkway, Suite 100
Broomfield, CO 80021

Prepared by: *Debra Olyps*

11802 Ridge Parkway Ste 100
DocID#: 065225048377105A *Broomfield CO 80021*
641402-777

Space Above for Recorder's Use

Prev Rec Info: 02/16/2007 INST# 0704711029

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 31, 2011 between Mayra Salinas (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated January 26, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 3517 W 57th Place, Chicago, IL 60629.

orig mty \$236,495.00
new mty 251,275.70
new money 14780.70

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

APN: 19-14-214-043-0000

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 Fifty One Thousand, Two Hundred Seventy Five Dollars And Seventy Cents, (U.S. Dollars) (\$251,275.70). 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 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.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.

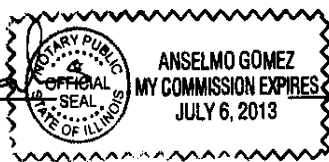
UNOFFICIAL COPY

SIGNED AND ACCEPTED THIS 09 DAY OF April 2011

BY

Man S

Mayra Salinas



04/13/2011

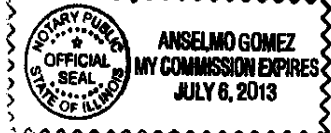
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ILLINOIS, County of Cook On this 13 day of April 2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Mayra A Salinas

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 Mayra Salinas executed the same.

Witness my hand and official seal:



Signature

Anselmo Gomez

Anselmo Gomez

Name (typed or printed)

My commission expires July 06, 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: *Christina Dang*

10.22.12

Christina Dang, A.V.P., Stewart Lender Services, Inc.

Date

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Signatures continue on the following page

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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: *Christina Darg*
Christina Darg, Vice President

10-22-12
Date

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Exhibit A

Legal Description

LOT 7 AND THE EAST 10 FEET OF LOT 6 IN BLOCK 2 IN EBEHART AND RITCHIE'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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