

[Space Above This Line For Recording Date]

PNA Bank

Attn: Special Products Dept.
425 Phillips Blvd.
Ewing, NJ 08618

Loan # [REDACTED]

LOAN MODIFICATION AGREEMENT
(Providing for Adjustable Rate Note)

This Loan Modification Agreement ("Agreement"), made this **February 1, 2010** between [REDACTED] ("Borrowers") and **PNA Bank F/K/A Alliance FSB** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **April 9, 2007** and recorded on **April 23, 2007** as Instrument No. [REDACTED] in the County Recorder's Office of Cook County, Illinois and (2) the Note, bearing the same date as and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at [REDACTED] N Lawndale Ave, Chicago, IL, 60647, the real property described being set forth as follows:

See Exhibit "A" attached

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of **February 1, 2010**, the amount payable under the Note and Security Instrument (the Unpaid Principal Balance") is U.S. **\$293,843.64**, consisting of the unpaid amount(s) loaned to Borrowers by Lender plus any interest and other amounts capitalized.
2. Borrowers promise to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **4.25%**, effective **February 1, 2010**. Borrowers promise to make payments of principal and interest in the amount of U.S. **\$1,518.64**, beginning on the first day of **March, 2010**, and continuing thereafter on the same day of each succeeding month. The ARM terms of the Note will remain unchanged with the next scheduled interest rate change date of **May 1, 2012** effective with the **June 1, 2012** payment and every **12** months thereafter. If on **May 1, 2037** (the "Maturity Date"), Borrowers still owe amounts under the Note and Security Instrument, as amended by this Agreement, Borrowers will pay these amounts in full on the Maturity Date. The Borrowers will make such payments at:

PNA Bank
425 Phillips Blvd.
Ewing, NJ 08618

3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrowers are not natural persons and a beneficial interest in Borrowers is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument. If Lender exercises this option, Lender shall give Borrowers notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrowers must pay all sums secured by the Security Instrument. If Borrowers fail to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument, without further notice or demand on Borrower.



CHASE HOME FINANCE LLC
2210 ENTERPRISE DRIVE
FLORENCE, SC 29501-1109

MARCH 11, 2010

[REDACTED]
[REDACTED] N ROCKWELL ST
CHICAGO, ILLINOIS 60659-4002

Trial Plan Agreement
Account: [REDACTED]
Property Address: [REDACTED] N ROCKWELL ST
CHICAGO, ILLINOIS 60659

Dear Mortgagor(s):

Chase Home Finance LLC ("CHASE") wants to help you stay in your home. We offer various programs for customers who are experiencing hardships that prevent them from making their home loan payments. We are writing regarding your recent request for a loan modification on the above-referenced account. This letter is to notify you that we have received and reviewed your verification of income documentation.

The required first payment of \$1,327.49 must be made using the payment coupons enclosed, sent in the form of check, certified funds, or cashier's check payable to CHASE PAYMENT PROCESSING, and mailed to the following address by APRIL 01, 2010. Please ensure that your account number appears on your payment. We recommend that you send payment via certified mail for delivery confirmation.

Overnight/Regular Mail: CHASE PAYMENT PROCESSING
PO BOX 78148
PHOENIX AZ 85062-8148

Please note that the Trial Plan will not be valid until the first payment is received by CHASE as indicated above. If the first payment is not received at the above address within the specified time frame, collection and/or foreclosure action may commence or continue.

Once the Trial Period Plan begins on your account, if you do not meet the terms of this Plan, please remember CHASE may, without further notice to you, terminate the Plan and commence or continue collection and/or foreclosure proceedings according to the terms of your Note and Security Instrument. Note that the Trial Period Plan will not bring your account current. CHASE reserves the right to determine the final amounts of the unpaid interest and any other delinquent amounts (except late charges) to be added to your loan balance in order to determine a new payment amount. After successful completion of the Trial Period Plan, CHASE will send you a Modification Agreement for your signature which will modify the Loan as necessary to reflect this new payment amount.

We have detailed the proposed payment schedule below. Please note that CHASE may find it necessary to increase your regular monthly payment during this period to cover escrow disbursements. Please adjust your payments accordingly.

WF150 - CHAMP-ID



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Vericrest Financial, Inc.
 National Customer Service Center
 715 South Metropolitan Avenue
 P.O. Box 24610
 Oklahoma City, OK 73108
 Tel: 800-621-1437
 405-945-1514
 Fax: 405-553-4702

12/7/2009

[REDACTED]

[REDACTED] N LAPORTE AVENUE
 CHICAGO
 Illinois 60639-0000

Re: Mortgage Loan Account Number [REDACTED]

Dear CARLOS MAGALLANES,

In an effort to reach out and assist a valued customer, we propose the following:

The monthly principal and interest payments on your Mortgage Loan Account will be temporarily reduced. Your monthly principal and interest payment will be \$1,622.98 commencing with your payment due 01/01/2010, and ending with your payment due 12/01/2011. After the Reduction Period, normal monthly principal and interest payments will resume on 01/01/2012 for the remaining term of your loan at the amount set forth in the loan documents governing your Account, including the note and security instrument.

If your account has an escrow feature, the monthly escrow amount will be due in addition to the reduced monthly payment amount set forth above. Presently, the escrow portion of your payment is \$ 0.00, creating a total payment amount of \$1,622.98. The escrow portion of your payment is subject to change, as set forth in your Loan Documents.

If you have an adjustable-rate loan and the principal and interest payment amount set forth under the Loan Documents would be lower during the Reduction Period than that proposed in this letter, your payment will revert to the lower amount for that portion of the Reduction Period in which it is applicable.

The existing past-due amount on your Account of \$0.00 as of 12/7/2009 will be forgiven.

All terms and conditions of the Loan Documents not specifically modified herein remain of full force and effect. This includes all remedies available to us in the event of default.

This proposal will not be effective unless we receive this letter back from you, signed and dated, no later than 12/17/2009.

Agreed to:

By: _____

Customer

By: _____

Co Borrower (If Applicable)

Vericrest Financial, Inc.

By: _____

Loan Resolution Analyst

[Space Above This Line For Recording Data]

FannieMae No. 1702893834
OneWest Bank No. 1009006287

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made 10/13/2009 between Luis Jara & ("Borrower") and **IndyMac Mortgage Services, a Division of OneWest Bank, FSB ("Indymac")** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated 12/26/2006, and recorded on 1/4/2007, in Book or Liber 36, at page(s) n/a or as Document or Instrument Number 0700448019, of the Official Records of COOK CO, ILLINOIS [County and State or other jurisdiction] and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", which is located at: 3315 N Drake Ave, Chicago, IL 60618, the real property described being set forth as follows:

SEE EXHIBIT "A"

Assessor's Parcel No. 132340700800000

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything on the contrary contained in the Note and Security Instrument):

1. As of 10/13/2009, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$452,527.29, consisting of the amount(s) loaned to Borrower by Lender and any interest capitalized to date.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at a yearly rate of 4.5000%, from 10/1/2009. Borrower promises to make monthly payments of principal and interest of U.S. \$2,034.39, beginning on 11/1/2009, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 4.5000% will remain in effect until principal and interest is paid in full. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may be entitled. If on 10/1/2049 (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

Borrower will make such payments at: OneWest Bank, P.O. Box 78826, Phoenix, AZ 85062 or at such other place as Lender may require.

3. If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**CLOSED-END
HARDSHIP LOAN MODIFICATION AGREEMENT**

DEFINITIONS: "Borrower" means the person or persons signing below as borrowers. "Lender" means TCF National Bank (formerly known as TCF National Bank Illinois, formerly known as TCF Bank Illinois fsb, formerly known as TCF Bank Savings fsb). "Note" means the contract between Borrower Manuel Velasaca, Unmarried and Lender dated 11/23/2005 with loan number 092-080-0007898-8001.

"Mortgage" means the mortgage which secures the Note, which is dated the same date as the Note and which is recorded in the Office of the: County Recorder or the Registrar of Titles for Cook County, Illinois on 12/22/2005 (date), as Document No. 0535633048.

Date of Agreement

The date of this Agreement is _____. This Agreement is not effective unless both Borrower and Lender sign this Agreement. Terms following a checkbox apply only if the box is checked.

Changes To The Note

Borrower and Lender agree that the Note is changed as follows:

Temporary Payment Reduction, Interest Deferral, Reward for On-Time Payments and Past Due Status: Please note that this section provides for the reduction of monthly payments for the period of time described below, the deferment (postponement), but not the waiver (forgiveness), of interest on the Note as further described below, an incentive for making your next 15 payments by the date a late charge or delinquency charge would be due each month, and for revising the currently past due status of the Note as described below. Any remaining amount of the deferred interest will be due on the scheduled final due date and will result in a payment larger than your regularly scheduled payment. See comments under Interest Deferral section for explanation of revision to this section.

Payment Changes: Borrower(s) and TCF agree that the total monthly payment for the Note is changed to \$1,642.61 beginning with the 08/07/2009 payment, and on the same date of each consecutive month (but if any month does not have a date which is the same, the payment is due on the last day of that month) until 10/07/2010. Each payment, when paid, shall be applied as described in the Note. If applicable this monthly payment includes a) the monthly fee of \$25.00 for TCF Command Protection, if TCF Command Protection was elected by Borrower and has not been canceled; and b) the current monthly amount of \$296.45 for Escrow Items, if escrow has not been waived by TCF. If the monthly payment does include escrowed items, and these items become due during the modification term, your payment can increase or decrease. We will perform an escrow analysis, determine if the current payment needs to be changed, and notify you of the payment change at least 25 days prior to the new payment being due.

The reduced payments during this period are based on our review of your current financial condition. While the payment amount has been reduced, the interest that accrues on the Note remains unchanged. As a result, we have calculated an amount of interest that will not be paid during this period and are deferring (postponing) it to the maturity of the loan as more fully explained in the Interest Deferral section of this Agreement.

Beginning 11/07/2010 and on the same date of each consecutive month (but if any month does not have a date which is the same, the payment is due on the last day of that month), the total monthly payment for the Note will be changed back to \$2,248.49 until maturity. At maturity, the entire unpaid balance of the loan, including unpaid principal, the accrued and unpaid interest (including any remaining deferred interest), and any other amounts owing on the Note shall become due and payable. Each installment, when paid, shall be applied as described in the Note.

If this box is checked, the final payment on your loan is a large balloon payment as disclosed in the Note.
One final payment is due on NA.

Any past due payments owing on the loan will no longer be past due. While no payment will be considered past due, any amount owed for interest, TCF Command Protection, Escrow Items or any other amounts will still be due and owing.

Your Note is currently past due for NA. The Note will continue to be past due on our records and for purposes of reporting to the consumer reporting agencies unless you make the next NA reduced monthly payment(s) in full during the months of NA, NA, and NA. Upon the timely completion of these payment(s), any past due payment(s) owing on the loan will no longer be past due. The next scheduled payment will be due on NA and continue through NA. The total monthly payment for the Note will change back to \$NA beginning NA until maturity. The final maturity of your loan will be extended by NA month(s). While payment(s) will no longer be considered past due, any amount owed for interest, TCF Command Protection, Escrow Items or any other amounts will still be due and owing.

GL 6-31 11/09/09 1003096504



THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

11/09/09

JOSE MANUEL RIVERA
5125 W 30TH ST
CICERO IL, 60804

Re: SLS Loan Number: 1003096504
Property Address: 5125 W 30TH ST
CICERO IL 60804

Short Pay, Contingent Approval

Dear JOSE MANUEL RIVERA

Specialized Loan Servicing LLC (SLS) has been authorized by the Investor to accept a "Short Payoff" in connection with the above-referenced property, release the lien secured by its Deed of Trust, Mortgage or other Security Instrument, and release you from your liability under your promissory note contingent on the fulfillment of the conditions listed below:

1. Return of signed acknowledgement of the approval letter by fax.

The minimum net proceeds approved of \$4,472.29 must be received in our office before close of business on November 13, 2009; however SLS will continue to make disbursements on the above-referenced property, for items such as taxes and insurance, which may increase the minimum net proceeds required, in which event SLS may send an updated approval letter reflecting the increased minimum net proceeds required to close.

If you have not already done so, please send the requested documentation along with the name of the title company's closing agent and a contact number (if applicable), so that we can make arrangements for direct payment of the proceeds to SLS. If any of the above requested documents and information as well as the minimum net proceeds are not received in this office by the dates given, this approval will be null and void and you will need to contact this office for updated approval.

Any request for an extension to the above mentioned date will result in an increase in net proceeds to be paid to SLS of 1% of the contract price or \$2500.00 whichever is greater.

Investor Loan # **7425856879**

**HOME AFFORDABLE MODIFICATION PROGRAM
LOAN WORKOUT PLAN
(Step One of Two-Step Documentation Process)**

Loan Workout Plan Effective Date: 11/01/2009
Borrower ("I")¹: YAHAIRA SILVA LEROY SILVA
Lender ("Lender"): GMAC Mortgage, LLC
Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 10/21/2005
Loan Number: 7425856879
Property Address ("Property"): 2108 N. MANGO CHICAGO IL 60639

If I am in compliance with this Loan Workout Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender will provide me with a Loan Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Lender, the Lender will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both I and the Lender sign it and Lender provides me with a copy of this Plan with the Lender's signature.

1. **My Representations.** I certify, represent to Lender and agree:
 - A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
 - B. I live in the Property as my principal residence, and the Property has not been condemned;
 - C. There has been no change in the ownership of the Property since I signed the Loan Documents;
 - D. I am providing or already have provided documentation for **all** income that I receive (except that I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Offer);

¹ If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.