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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2011 014639

2011 MAR 16 AM 8:59

Recording Requested by
Bank of America, N.A.

MICHAEL J. SWAN
RECORDER

AND WHEN RECORDED MAIL TO:

Bank of America, N.A.
1800 Tapo Canyon Road CA6-914-01-59
Simi Valley, CA 93063
Prepared by: VICTOR RODRIGUEZ
DOC. ID#: 71218535905132914

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100124100000048162

This Loan Modification Agreement (the "Agreement"), made this 23th day of November, 2010 between ANOUSKA N CASTLEBERRY, JOINED IN EXECUTION BY HER HUSBAND, TROY L CASTLEBERRY, (the "Borrowers") and Bank of America, N.A., ("Lender") and Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements that certain MORTGAGE dated July 30, 2008 and granted or assigned to Mortgage Electronic Registration Systems, Inc., as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on August 08, 2008 as Instrument Number 2008 056691 in the Official Records of the LAKE County, State of INDIANA (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as: 7266 PIERCE COURT
MERRILLVILLE, IN 46410

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- TO COMPLETE THE NOTARY SECTION ON PAGE 7 OF 8 OF THE MORTGAGE


The Borrowers 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 Borrowers 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 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.

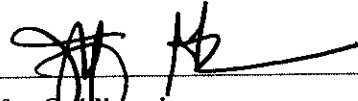
AMOUNT \$ 2300
 CASH _____ CHARGE _____
 CHECK # 0001905356
 OVERAGE 0001909258
 COPY _____
 NON-COM _____
 CLERK [Signature]


12/1
E

Bank of America, N.A.


By: Jennifer Guidicessi
Its: Assistant Vice President


Mortgage Electronic Registration Systems, Inc.


By: Jennifer Guidicessi
Its: Assistant Vice President


ANOUSKA N CASTLEBERRY
IND/L XXXX 8,256
8/12

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This Document is the property of the Lake County Recorder!
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STOP



STATE OF INDIANA)
) SS.
COUNTY OF LAKE)

On this 10th Day of December 2010, BEFORE ME,

Teresa R Magnot, (Notary Public)

personally appeared, **ANOUSKA N CASTLEBERRY**, 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 foregoing 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL



Teresa R Magnot
Notary Public

Commission Expires: Sept 15, 2013

(SEAL)

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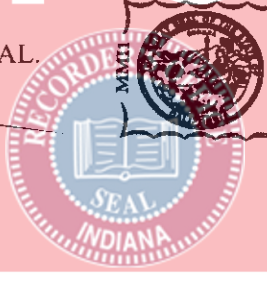
STATE OF CALIFORNIA
COUNTY OF Ventura

On 12/17/2010 before me, **Charles Salanga**, Notary Public, personally appeared **Jennifer Guidicessi**, who 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS MY HAND AND OFFICIAL SEAL.

Signature [Signature]



CHARLES SALANGA
COMM. # 1890643
NOTARY PUBLIC • CALIFORNIA
VENTURA COUNTY
My Commission Expires
May 23, 2014

(SEAL)

EXHIBIT A

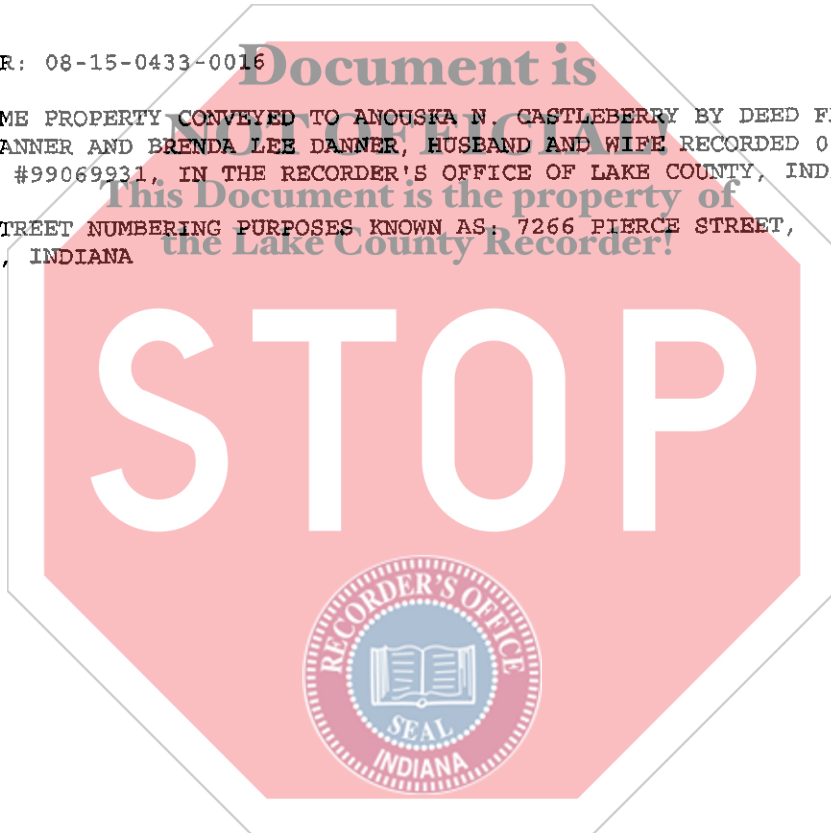
SITUATED IN LAKE COUNTY, INDIANA:

LOT 203 IN TURKEY CREEK SOUTH, UNIT NO. 5, IN THE TOWN OF MERRILLVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 39 PAGE 49, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX ID NUMBER: 08-15-0433-0016

BEING THE SAME PROPERTY CONVEYED TO ANOUSKA N. CASTLEBERRY BY DEED FROM JEFFREY D. DANNER AND BRENDA LEE DANNER, HUSBAND AND WIFE RECORDED 08/20/1999 IN DEED DOC. #99069931, IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA.

NOTE: FOR STREET NUMBERING PURPOSES KNOWN AS: 7266 PIERCE STREET, MERRILLVILLE, INDIANA




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NOT OFFICIAL!**

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the Lake County Recorder!**

STOP

**"I affirm, under the penalties for perjury, that I have taken
reasonable care to redact each Social Security number in
this document, unless required by law."**



Sonia Delfin

