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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

Recording Requested by
BAC Home Loans Servicing, LP

2011 014682

2011 MAR 16 AM 9:07

MICHELLE L. TAJMAN
RECORDER

AND WHEN RECORDED MAIL TO:

Bank of America, N.A. **L**
1800 Tapo Canyon Road CA6-914-01-59
Simi Valley, CA 93063

Prepared by: **VICTOR RODRIGUEZ**

DOC. ID#: **33609121613956778**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100015700048125427

This Loan Modification Agreement (the "Agreement"), made this **4th** day of **November**, **2010** between **MICHAEL E GULLEY, TAMARA GULLEY, HUSBAND AND WIFE.**, (the "Borrowers") and **BAC Home Loans Servicing, LP**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **March 25, 2005** 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 **April 01, 2005** as **Instrument Number 2005 025229** in the Official Records of the **LAKE** County, State of **INDIANA** (the "Security Instrument"), and covering the real property specifically described as follows:

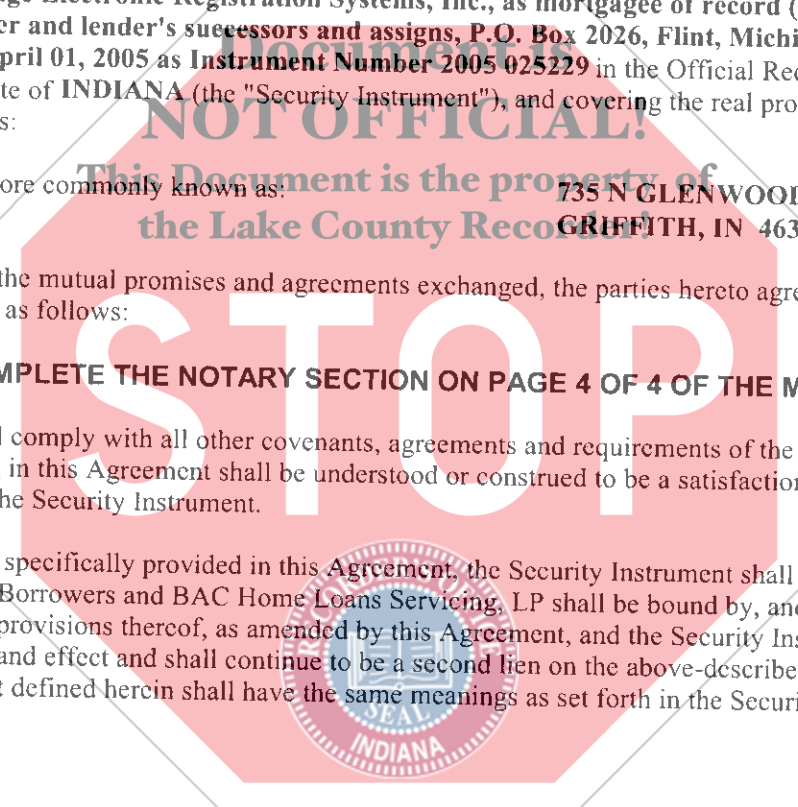
This property is more commonly known as: **735 N GLENWOOD ST
GRIFFITH, IN 46319**

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 4 OF 4 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 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 second lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

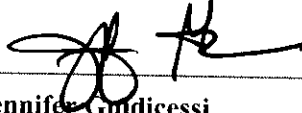


Ref 1

AMOUNT \$ 23⁰⁰-
 CASH _____ CHARGE _____
 CHECK # 0001903102 0001909256
 OVERAGE 1.00
 COPY _____
 NON-COM _____
 CLERK RS

E

BAC Home Loans Servicing, LP

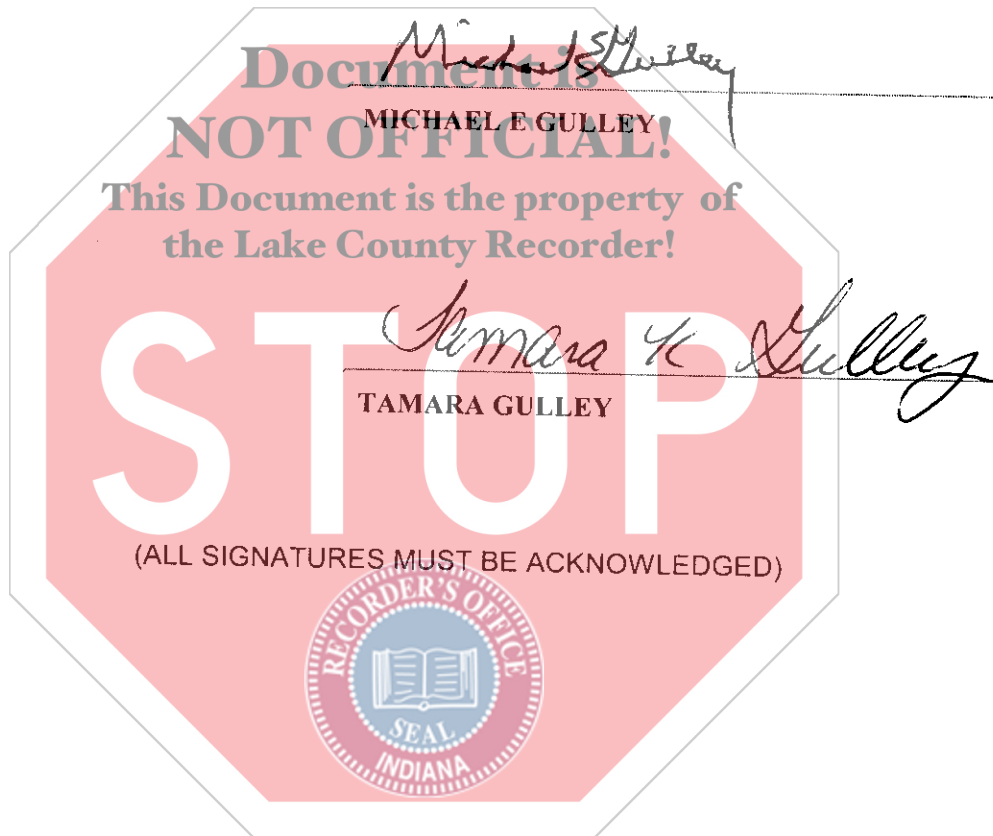


By: Jennifer Guidicessi
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.



By: Jennifer Guidicessi
Its: Assistant Vice President



STATE OF IN
COUNTY OF Lake

)
) SS.
)

On this 3 Day of December 2010, BEFORE ME,

Annex E Powers, (Notary Public)

personally appeared, **MICHAEL E GULLEY, TAMARA GULLEY**, 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

Annex E Powers
Notary Public

(SEAL)

Commission Expires: 6/17/17

STATE OF CALIFORNIA

COUNTY OF Ventura

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

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

[Handwritten Signature]



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

(SEAL)

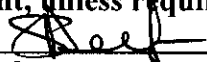
**EXHIBIT A
(LEGAL DESCRIPTION)**

**735 N GLENWOOD ST
GRIFFITH, IN 46319**

Lot 8, Vine Gardens, 2nd Addition to the Town of Griffith, as shown in Plat Book 35
page 99, in Lake County, Indiana.



“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

