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STATE OF INDIANA
LAKE COUNTY
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2011 068290

2011 DEC -1 AM 9:05

MICHELLE P. FAJMAN
RECORDER

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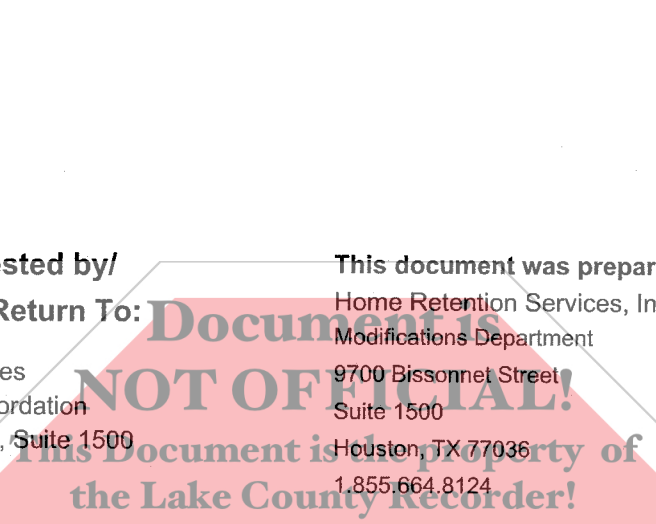


**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

This document was prepared by

Home Retention Services, Inc.,
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.8124



LOAN MODIFICATION AGREEMENT

Order ID: 5073336

Project ID: 151909

Loan Number: 22739788

MIN Number: 100092047026844900

Borrower: RONALD JONES

Original Loan Amount: \$68,908.39



Recording Reference: See Exhibit 'B'

AMOUNT \$ 20.00 IREF #
CASH _____ CHARGE _____
CHECK # 301083
OVERAGE \$ 3.00
COPY _____
NON-COM _____
CLERK 44

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Recording Requested by
BAC Home Loans Servicing, LP
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP
Post Office Box 10266
Van Nuys, CA 91410-0266
Attention: Document Control

DocID#: 065227397887105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on October 22, 2010 between Ronald L Jones (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated December 24, 2002 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 2935 163rd Place, Hammond, IN 46323.

The real property described being set forth as follows:

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 Seventy Two Thousand, Two Hundred Twenty Two Dollars And Twenty Nine Cents, (U.S. Dollars) (\$72,222.29). 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 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.



SIGNED AND ACCEPTED THIS 8th DAY OF NOV 2010

BY
[Signature]
Ronald L Jones

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of INDIANA, County of Lake On this 8 day of NOV,
before me the undersigned, a Notary Public in and for said State, personally appeared

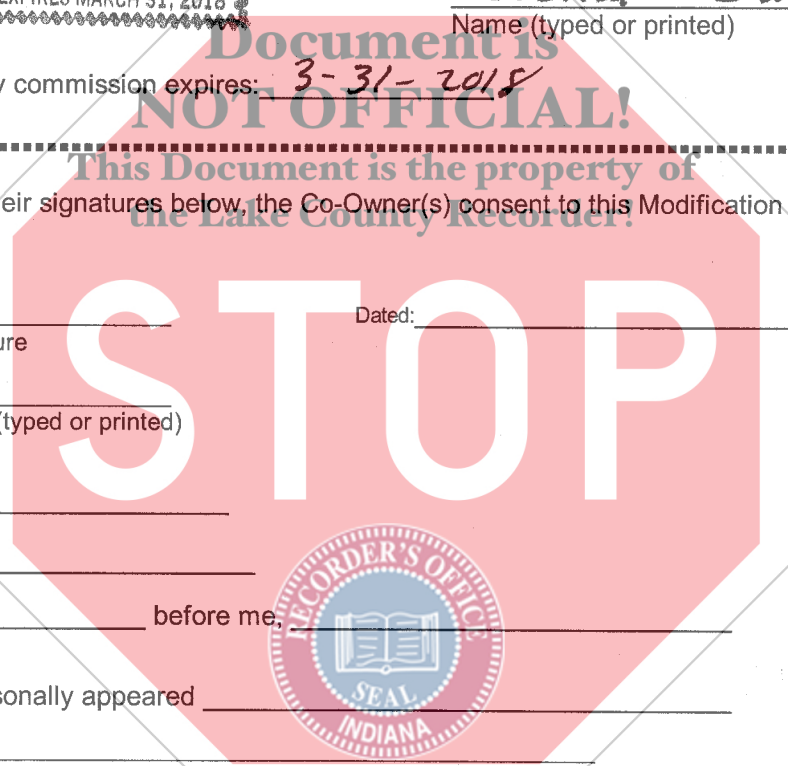
2010 Ronald L Jones

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 Ronald Jones executed the same

Witness in hand and official seal
CECILIA SANDOVAL
NOTARY PUBLIC
STATE OF INDIANA
MY COMMISSION EXPIRES MARCH 31, 2018

Signature [Signature]
Cecilia Sandoval
Name (typed or printed)

My commission expires: 3-31-2018



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) _____

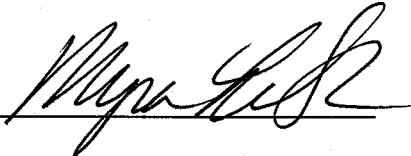
STATE OF _____
COUNTY OF _____

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 _____

As evidenced by the signature below, the Lender agrees to the foregoing.



Mortgage Electronic Registration Systems, Inc.-

Nominee for Bank of America N.A. as successor by

Merger to BAC Home Loans Servicing, LP

By: Myra Leblanc, Vice President

STATE OF TEXAS

COUNTY OF HARRIS

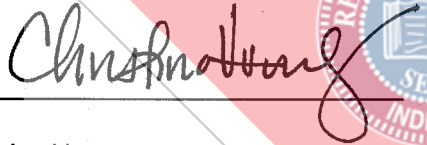
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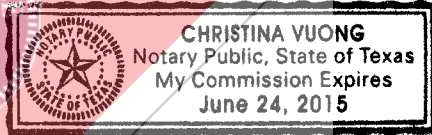
On November 23, 2011 before me, Christina Vuong Notary Public, personally appeared Myra Leblanc personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature _____



Christina Vuong



My commission expires: June 24, 2015

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MIN Number: 100092047026844900

EXHIBIT B

Borrower Name: RONALD JONES

Property Address: 2935 163RD PLACE, HAMMOND, IN 46323

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 01/02/2003 as Instrument/Document Number: 2003000398, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of LAKE County, State of IN.

Additional County Requirements:

Original Loan Amount: \$68,908.39

