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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2012 040996

2012 JUN 21 AM 9:45

RECORDING DEPARTMENT
RECORDER

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

Stewart Lender Services
Attn: Modification Recodation
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

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LOAN MODIFICATION AGREEMENT

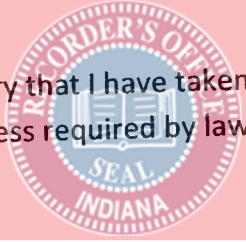
STOP

Order ID: 5087846
Loan Number: 132133798
Borrower: URSULA LEVERETTE

Project ID: 73754

Original Loan Amount: \$138,723.00
Recording Reference: See Exhibit 'B'

"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. Myra LeBlanc"

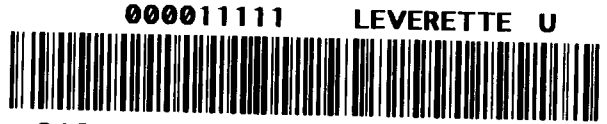
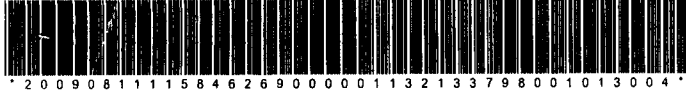


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610 132133798 MOD 001 002

Recording Requested by
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
Post Office Box 10266
Van Nuys, CA 91410-0266
Attention: Document Control

DocID#: 065|32133798|7105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on August 11, 2009 between Ursula Leverette (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated September 14, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 6030 Hohman Ave, Hammond, IN 46320.

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 One Hundred Fifty Eight Thousand, Two Hundred Thirty Nine Dollars And Sixty Six Cents, (U.S. Dollars) (\$158,239.66). 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 January 1, 2039.

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, a subsidiary of 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.

SIGNED AND ACCEPTED THIS 15 DAY OF August

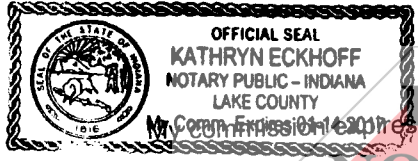
BY [Signature]
Ursula Leverette

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of INDIANA, County of Lake On this 15th day of August
2009 before me the undersigned, a Notary Public in and for said State, personally appeared
Ursula Leverette

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 she executed the same.

Witness my hand and official seal.



Signature [Signature]
KATHRYN ECKHOFF
Name (typed or printed)



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 _____

DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as by successor by merger to BAC Home Loans Servicing, L.P.

By: Stewart Lender Services, Inc., its attorney in fact

By: Charles Barrios
Charles Barrios, A.V.P., Stewart Lender Services, Inc.

6/14/12
Date

STATE OF TEXAS

COUNTY OF HARRIS

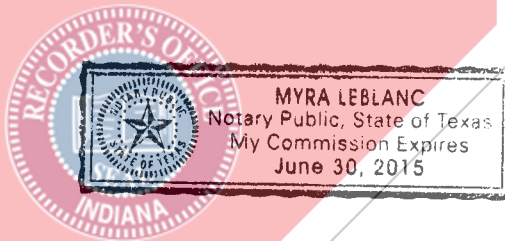
On June 14, 2012 before me, Myra Leblanc Notary Public-Stewart Lender Services, Inc., personally appeared Charles Barrios, A.V.P., Stewart Lender Services, Inc. personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same in his authorized capacity, and that by his 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

Myra Leblanc

Myra Leblanc



My commission expires: June 30, 2015

Recording Requested by/After Recording Return To:

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

Order ID: 5087846
Loan Number: 132133798

Project ID: 73754

EXHIBIT B

Borrower Name: URSULA LEVERETTE
Property Address: 6030 HOHMAN AVE, HAMMOND, IN 46320

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 09/24/2007 as Instrument/Document Number: 2007-076333, 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: \$138,723.00

