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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2012 042356

2012 JUN 27 AM 9:08

MICHELLE H. FAJMAN  
RECORDER

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

Document is  
**NOT OFFICIAL!**

This Document is the property of  
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**LOAN MODIFICATION AGREEMENT**

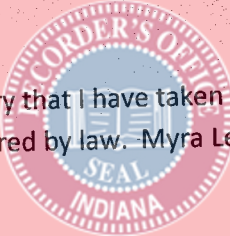
**STOP**

Order ID: 5075759  
Loan Number: 36453854  
Borrower: LANCE CONWAY

Project ID: 143226

Original Loan Amount: \$116,990.94  
Recording Reference: See Exhibit 'B'

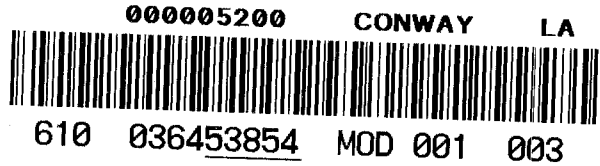
"I affirm under the penalties for perjury that I have taken reasonable care to redact each Social Security number in this document unless required by law. Myra LeBlanc"



20-00  
#3 over  
317722  
42  
1 Ref #  
E



Recording Requested by  
BAC Home Loans Servicing, LP



When Recorded Return To:  
CoreLogic  
450 E. Boundary  
Chapin, SC 29036  
Attn: Lien Release **11963156**  
DocID#: 065364538547105A

Space Above for Recorder's Use

### LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on June 1, 2010 between Lance A Conway (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated May 24, 2002 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 13971 Edison Street, Cedar Lake, IN 46303.

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 Forty One Thousand, Six Hundred Eighteen Dollars And Thirty Cents, (U.S. Dollars) (\$141,618.30). 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 July 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 9 DAY OF June, 2010  
BY

Lance A Conway  
Lance A Conway

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

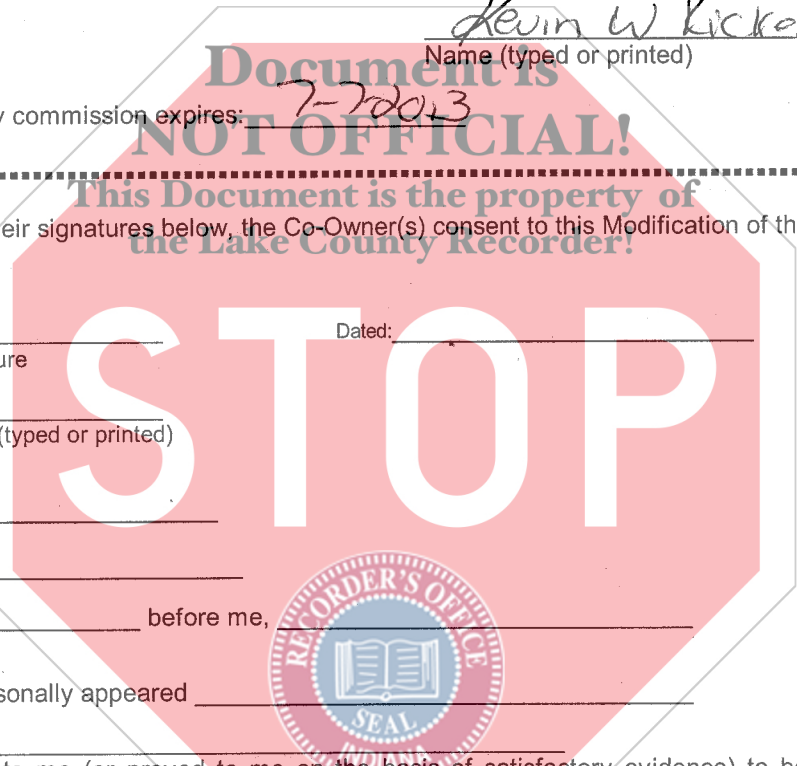
State of INDIANA, County of Lake On this 9 day of June  
2010 before me the undersigned, a Notary Public in and for said State, personally appeared  
Lance A Conway

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 he executed the  
same.

Witness my hand and official seal.

Signature [Signature]  
Name (typed or printed) Kevin W Kickert

My commission expires: 7-7-2013



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: Christina Vuong  
Christina Vuong, A.V.P., Stewart Lender Services, Inc.

6/15/2012  
Date

STATE OF TEXAS

COUNTY OF HARRIS

On June 15, 2012 before me, ~~Charles Barrios Notary Public~~ Stewart Lender Services, Inc., personally appeared ~~Christina Vuong, 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 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 Charles Barrios  
Charles Barrios

CHARLES BARRIOS  
Notary Public, State of Texas  
My Commission Expires  
June 24, 2015

My commission expires: June 24, 2015

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

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

Order ID: 5075759  
Loan Number: 36453854

Project ID: 143226

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**EXHIBIT B**

Borrower Name: LANCE CONWAY  
Property Address: 13971 EDISON STREET, CEDAR LAKE, IN 46303

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 05/31/2002 as Instrument/Document Number: 2002050243, 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: \$116,990.94

