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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2012 042357

2012 JUN 27 AM 9:08

MICHELLE R. 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!
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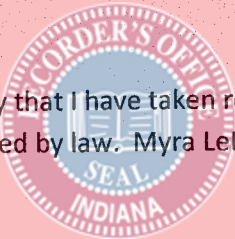
LOAN MODIFICATION AGREEMENT

Order ID: 5075750
Loan Number: 36417881
Borrower: JOSEPH TORRES

Project ID: 162688

Original Loan Amount: \$138,170.55
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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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#: 065364178817105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 18, 2011 between Joseph A Torres (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated October 2, 2001 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 680 Pheasant Run Drive, Hobart, IN 46342.

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:

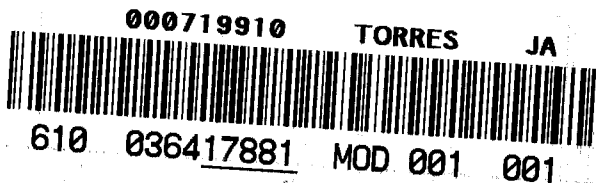
The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of One Hundred Forty Eight Thousand, Seven Hundred Thirty Three Dollars And Twenty Two Cents, (U.S. Dollars) (\$148,733.22). 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 May 1, 2041.

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.

WDGGovLnModAgree



20/2007

SIGNED AND ACCEPTED THIS 29th DAY OF March, 2011

BY

Joseph A. Torres
Joseph A Torres

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of INDIANA, County of Lake On this 29th day of March, 2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Joseph A. Torres

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 Elaine McDougal

Elaine McDougal
Name (typed or printed)

My commission expires: 3-7-15

Document is NOT OFFICIAL!

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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.

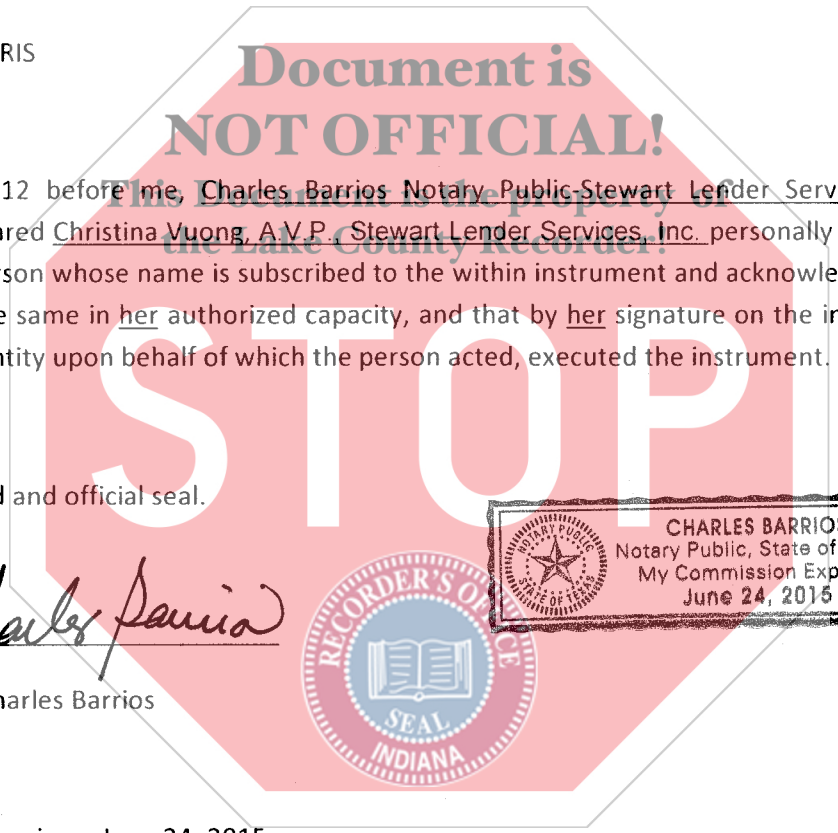
Witness my hand and official seal.

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: 5075750
Loan Number: 36417881

Project ID: 162688

EXHIBIT B

Borrower Name: JOSEPH TORRES
Property Address: 680 PHEASANT RUN DRIVE, HOBART, IN 46342

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 10/09/2001 as Instrument/Document Number: 2001-081282, 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: \$138,170.55

