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STATE OF INDIANA
LAKE COUNTY
DEPT FOR RECORD

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LAKE COUNTY CLERK
RECORDED

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

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LOAN MODIFICATION AGREEMENT

Order ID 7409351
Loan Number 80466739
Borrower DORIS KING

Project ID 207098

Original Loan Amount 199,400.00
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"



#18
CK#
327015
CA
30v
1Ref E

RECORDING REQUESTED BY
BAC Home Loans Servicing, LP
Attn Home Retention Division: CA6-919-01-43
400 National Way
Simi Valley, CA 93065

Loan # 80466739

-----FOR INTERNAL USE ONLY-----

LOAN MODIFICATION AGREEMENT (Fixed Interest Rate)

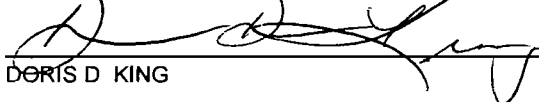
This Loan Modification Agreement ("Agreement"), made this 10th day of February 2011, between DORIS D KING, and BAC Home Loans Servicing, LP (Lender), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the Security Instrument), dated the 30th day of December 2004 and in the amount of \$199,400 00 and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as in the 'Property', located at 1720 AMBER DRIVE, HOBART, IN 46342

SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument)

- 1 As of the 1st day of April 2011, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U S \$200,478 97 consisting of the amount(s) loaned to the Borrower by the Lender which may include, are not limited to, any past due principal payments, interest, fees and/or costs capitalized to date.
- 2 The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender Interest will be charged on the Unpaid Principal Balance at the yearly rate of 4.125% from the 1st day of March 2011 The Borrower promises to make monthly payments of principal and interest of U S \$853 53 beginning on the 1st day of April 2011, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full If on the 1st day of March 2051 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date
- 3 The Borrower will make such payments at 400 National Way, Simi Valley, CA or at such other place as the Lender may require.
- 4 Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Agreement
- 5 In consideration of this Modification, Borrower agrees that if any document related to the Security Instrument, Note and/or Modification is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary If the original promissory note is replaced the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note All documents Lender requests of Borrower(s) shall be referred to as Documents Borrower agrees to deliver the Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement

As evidenced by their signatures below, the Borrower and the Lender agree to the foregoing


DORIS D KING

2/14/2011
Dated

RECALL Request

F0100003765591

000767004 KING DD


STATE OF INDIANA
COUNTY OF LAKE


610 080466739 MOD 001 001

On FEBRUARY 14, 2011 Before TIFFANY A REEDUS
Notary Public, personally appeared DORIS D KING

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


TIFFANY A REEDUS
Lake County
My Commission Expires
June 28, 2018

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 [Signature]

Richard Sharp, A V P , Stewart Lender Services, Inc

8/17/2012
Date

STATE OF TEXAS

COUNTY OF HARRIS

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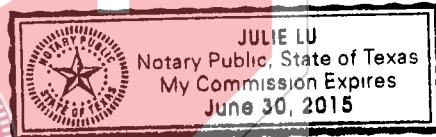
On August 17, 2012 before me, Julie Lu Notary Public-Stewart Lender Services, Inc , personally appeared Richard Sharp, A.V.P., Stewart Lender Services, Inc, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same in his authorized 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

[Signature]

Julie Lu



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 7409351
Loan Number 80466739

Project ID. 207098

EXHIBIT B

Borrower Name DORIS KING
Property Address. 1720 AMBER DRIVE, HOBART, IN 46342

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 05/13/2005 as Instrument/Document Number N/A, and/or Book/Liber Number 2005 at Page Number 001150 in the real records of LAKE County, State of IN

Additional County Requirements:

Original Loan Amount ~~19,400.00~~

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STOP

