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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2012 058868

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RECORDER OF DEEDS
JMAN
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

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LOAN MODIFICATION AGREEMENT

Order ID 7396437
Loan Number 142581734
Borrower KEVIN PATTERSON

Project ID 248975

Original Loan Amount 54,900.00
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"



CK# \$20
327924
CK

1Ref 30v E

RECORDING REQUESTED BY

Bank of America, N A
Attn Home Retention Division
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024

This document was prepared by Bank of
America, N A

Doc ID # 000142581734 MOD

-----SPACE ABOVE THIS LINE FOR RECORDER'S USE-----

**LOAN MODIFICATION AGREEMENT
(Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 6th day of December, 2011, between KEVIN PATTERSON (the "Borrower(s)") and Bank of America, N A, Original Lender/Beneficiary Lender or Servicer ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the 13th day of September, 2006 in the amount of 54,900 00 , and (2) the Note bearing the same date as, and secured by, the Security Instrument, and (3) any prior agreements or modifications in effect relative to the Note and Security Instrument which covers the real and personal property described in the Security Instrument and defined therein as the "Property" (See Exhibit A for Legal Description if applicable), located at 2347 Taney St, Gary, IN 46404 (See Exhibit B for assignments of record if applicable)

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 as follows
(notwithstanding anything to the contrary contained in the Note and Security Instrument)

1. As of the 1st day of December, 2011, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U S \$64,824 57, consisting of the amount(s) loaned to the Borrower by the Lender which may include, but are not limited to, any past due principal payments, interest, fees and/or costs capitalized to date All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender
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 5 000% from the 1st day of December, 2011 The Borrower promises to make monthly payments of principal and interest of U S \$312 58 beginning on the January 1, 2012, 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 December, 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. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument

If Lender exercises this option, Lender shall give Borrower notice of acceleration The notice



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shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

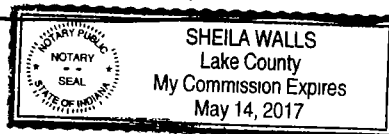
4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument, however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1 of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled, and
 - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. The Borrower will make such payments at Payment Processing, PO BOX 660833 DALLAS, TX 75266 or at such other place as the Lender may require.
6. 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.
7. 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


KEVIN PATTERSON

Dated: DEC 15 2011

Notary: Sheila Walls 12/15/11



DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

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

By Stewart Lender Services, Inc , its attorney in fact

By Christina Vuong

8/23/2012

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

Date

STATE OF TEXAS

COUNTY OF HARRIS

On August 23, 2012 before me, Jesse Deval Battle, Jr 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

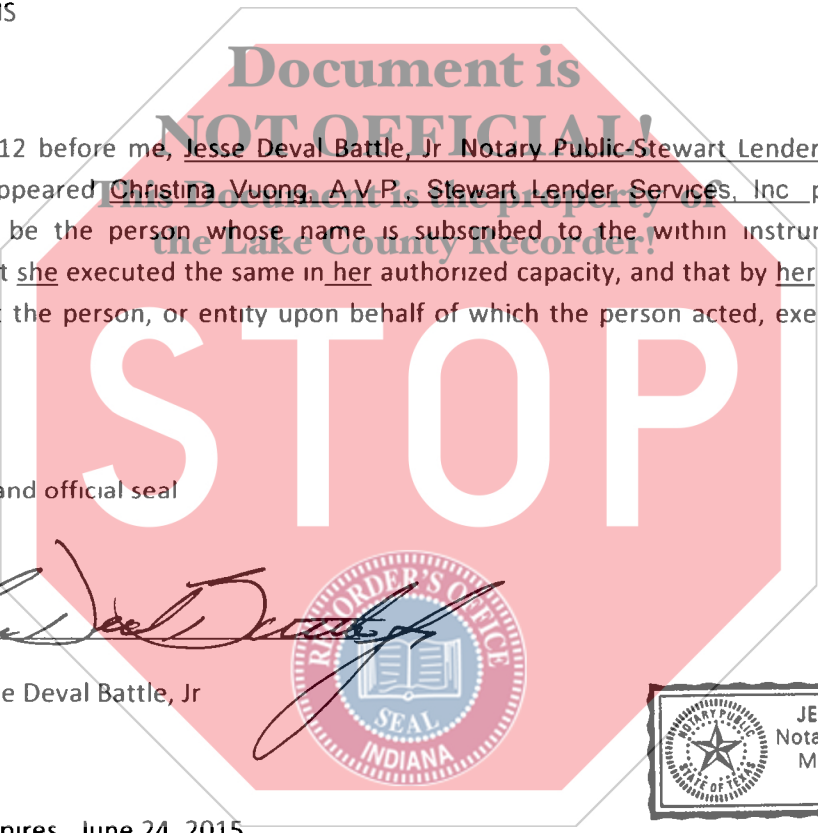
Witness my hand and official seal

Signature

Jesse Deval Battle, Jr
Jesse Deval Battle, Jr



My commission expires June 24, 2015



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EXHIBIT B

Borrower Name. KEVIN PATTERSON
Property Address 2347 Taney St, Gary, IN 46404

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 09/20/2006 as Instrument/Document Number 2006082413, 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. ~~54,900.00~~

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STOP

