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MICHAEL FAJMAN
RECORDER

Recording Requested by

Bank of America, N.A.
WHEN RECORDED MAIL TO:

Bank of America, N.A.
1001 Liberty Avenue, Suite 675
Pittsburgh, PA 15222

APN: 26-34-0292-0001

This document was prepared by Bank of America, N.A.

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. Kevette L. Grooms

*Kevette L. Grooms
Grooms*

Kevette L. Grooms

See Exhibit B for assignments of record if applicable

316463

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Space Above for Recorder's Use

"Marital status: Husband and wife"
LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on May 22, 2012 between DAVID A SNOW and KELLY L SNOW (the "Borrower(s)") and Bank of America, N.A., Original Lender/Beneficiary Lender or Servicer ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 19th of June, 2006 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 7206 GRAND AVENUE, HAMMOND, IN 46323.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

Prev Mtg Rec. 6/15/2006 Inst # 2006 051711

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 ninety-five thousand eight hundred ninety and 19/100, (U.S. Dollars) (\$95,890.19). 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 June 1, 2042. 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]

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and 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 11th DAY OF June 2012
BY David A Snow Kelly L Snow
DAVID A SNOW KELLY L SNOW

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Indiana, County of Lake On this 11th day of June 2012 before me the undersigned, a Notary Public in and for said State, personally appeared DAVID A SNOW and KELLY L SNOW 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 they executed the same.

Witness my hand and official seal.

Stacey N. Williams

Notary Signature



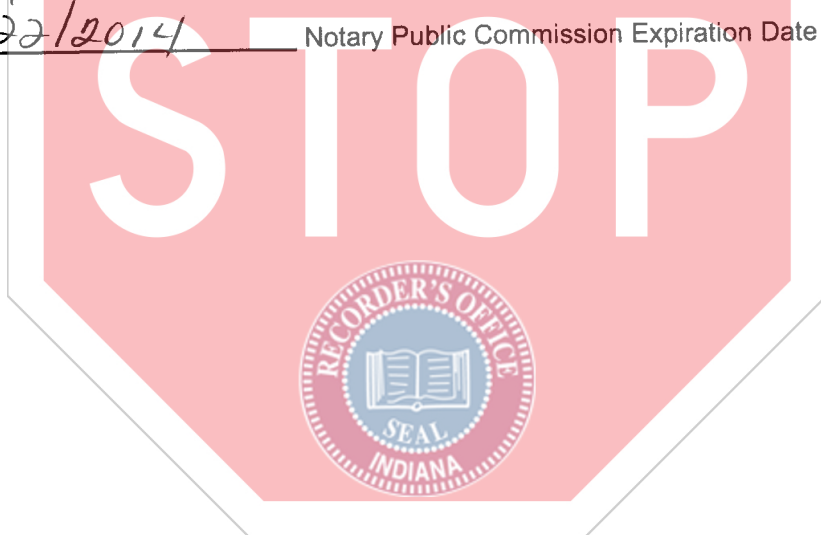
STACEY N. WILLIAMS
Notary Public, State of Indiana
My Commission Expires February 22, 2014

Stacey N. Williams

Notary Public Printed Name Place Seal Here

2/22/2014

Notary Public Commission Expiration Date



As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Kelly L. Snow
Co-Owner(s) Signature

Date: 6-11-12

Kelly L. Snow
Co-Owner(s) Name (typed or printed)

STATE OF Indiana

COUNTY OF Lake

On 6/11/12 before me, Stacey N. Williams

Notary Public, personally appeared Kelly L. Snow 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 signature(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.

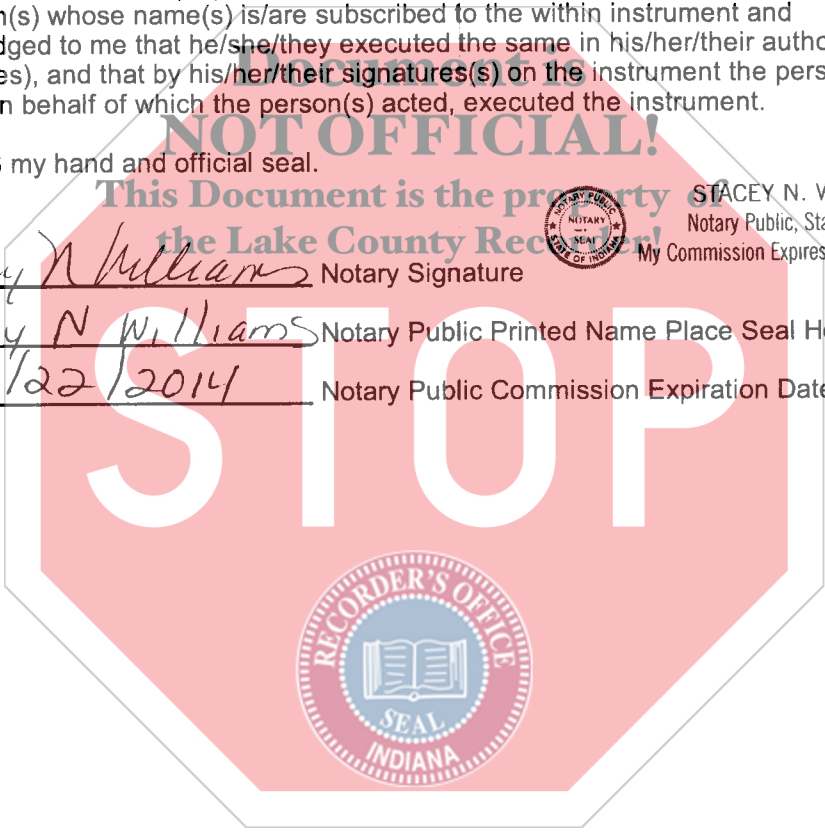
Stacey N. Williams Notary Signature



STACEY N. WILLIAMS
Notary Public, State of Indiana
My Commission Expires February 22, 2014

Stacey N. Williams Notary Public Printed Name Place Seal Here

2/22/2014 Notary Public Commission Expiration Date



THIS SECTION IS FOR INTERNAL Bank of America, N.A. USE ONLY

SIGNED THIS DATE: JUL 13 2012

By: [Signature]

Name: Steve Cisneros

Title: Assistant Secretary

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

STATE OF Colorado COUNTY OF Broomfield
On 7/13/12 before me, Sherry Lynn Brown Notary Public, personally
appeared Steve Cisneros

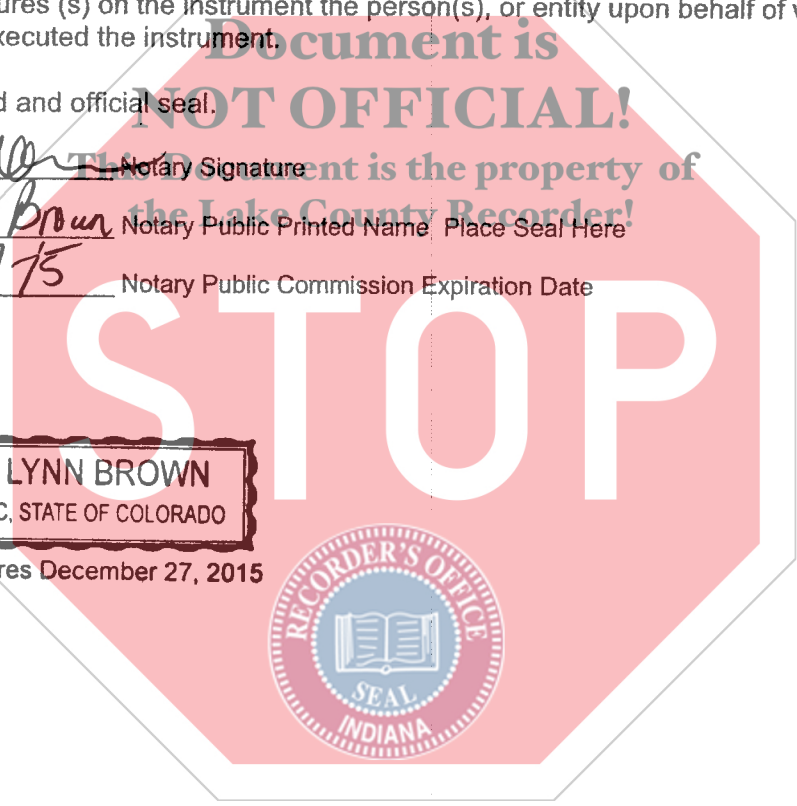
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures (s) on 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] Notary Signature
Sherry Lynn Brown Notary Public Printed Name, Place Seal Here
12-27-15 Notary Public Commission Expiration Date

SHERRY LYNN BROWN
NOTARY PUBLIC, STATE OF COLORADO

My Comm. Expires December 27, 2015



Legal Description

**LOTS 1 AND 2 IN BLOCK 5 IN E.H. LEWIS' GRAND PARK SUBDIVISION, IN THE CITY OF HAMMOND,
AS PER PLAT THEREOF, RECORDED JUNE 7, 1940, IN PLAT BOOK 24, PAGE 78, IN THE OFFICE OF THE
RECORDER OF LAKE COUNTY, INDIANA.**

