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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2012 065238

2012 SEP 18 AM 8:48

MICHELLE R. FAJMAN  
RECORDER

Recording Requested by *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.*  
Bank of America, N.A.  
WHEN RECORDED MAIL TO: *Kevin L. Groomes*  
Bank of America, N.A.  
1001 Liberty Avenue, Suite 675  
Pittsburgh, PA 15222



This document was prepared by Bank of America, N.A. *Kevin L. Groomes*

See Exhibit B for assignments of record if applicable

330432

1300777

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 25, 2012 between CYNTHIA M DONAHUE (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 12th of December, 2005 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 4130 LOMBARDY ST, EAST CHICAGO, IN 46312.

The real property described being set forth as follows:

**SAME AS IN SAID SECURITY INSTRUMENT**

*Prev Mtg Rec. 12/14/2005 Inst # 2005 109657*

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 thirty-three thousand one hundred four and 74/100, (U.S. Dollars) (\$133,104.74). This debt is evidenced 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 August 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] 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

WDGGovLnModAgree

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WDGLMAGM 7382 07/20/2012

AMOUNT \$ 18  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK# 36627  
OVERAGE 3<sup>00</sup>  
COPY \_\_\_\_\_  
NON-CONF \_\_\_\_\_  
DERUTY 12257 00

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.

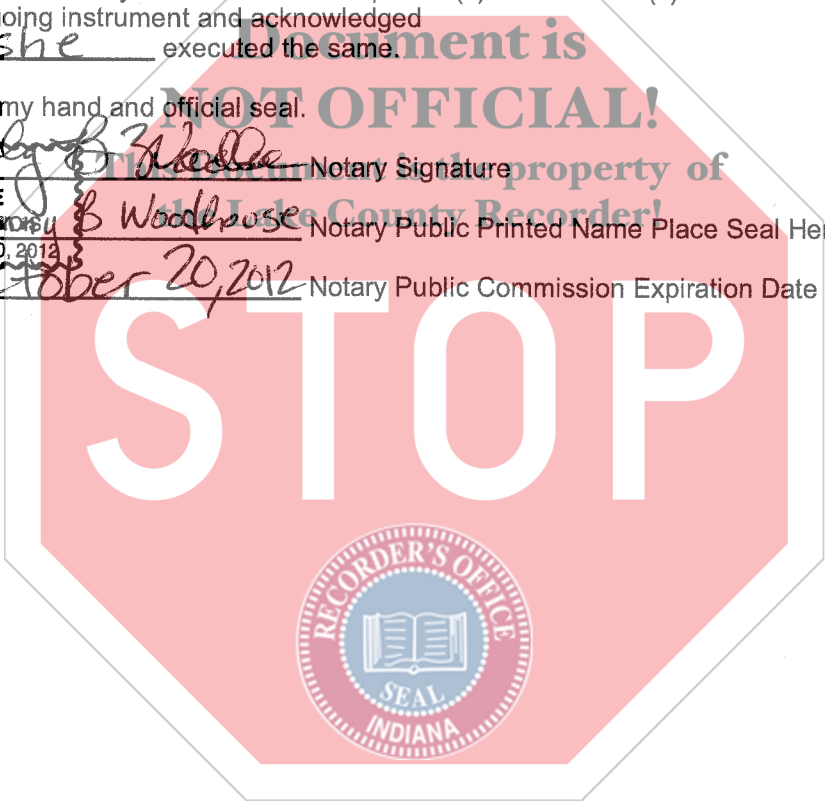
SIGNED AND ACCEPTED THIS 01st DAY OF August 2012  
BY Cynthia M. Donahue  
CYNTHIA M DONAHUE

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois, County of Cook On this 01st day of August 2012 before me the undersigned, a Notary Public in and for said State, personally appeared CYNTHIA M DONAHUE 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 she executed the same.

Witness my hand and official seal.

Johnny B Woodhouse Notary Signature  
"OFFICIAL SEAL" Johnny B Woodhouse Notary Public Printed Name Place Seal Here  
NOTARY PUBLIC, STATE OF INDIANA  
MY COMMISSION EXPIRES OCT. 20, 2012  
October 20, 2012 Notary Public Commission Expiration Date



122571257

DO NOT WRITE BELOW THIS LINE.

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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: Urban Settlement Services, LLC, its attorney in fact

By: [Signature]

Dated: **SEP 05 2012**

Name: **Eric Blazewicz**  
Title : **Assistant Secretary**

\_\_\_\_\_[Space below this line for Acknowledgement]\_\_\_\_\_

STATE OF Colorado  
COUNTY OF Broomfield

On 9-5-12 before Me Sherry Lynn Brown Notary Public, personally appeared Eric Blazewicz 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.

[Signature] Notary Signature  
Sherry Lynn Brown Notary Public Printed Name Please Seal Here  
12-27-15 Notary Public Commission Expiration Date

**SHERRY LYNN BROWN**  
NOTARY PUBLIC, STATE OF COLORADO

My Comm. Expires December 27, 2015

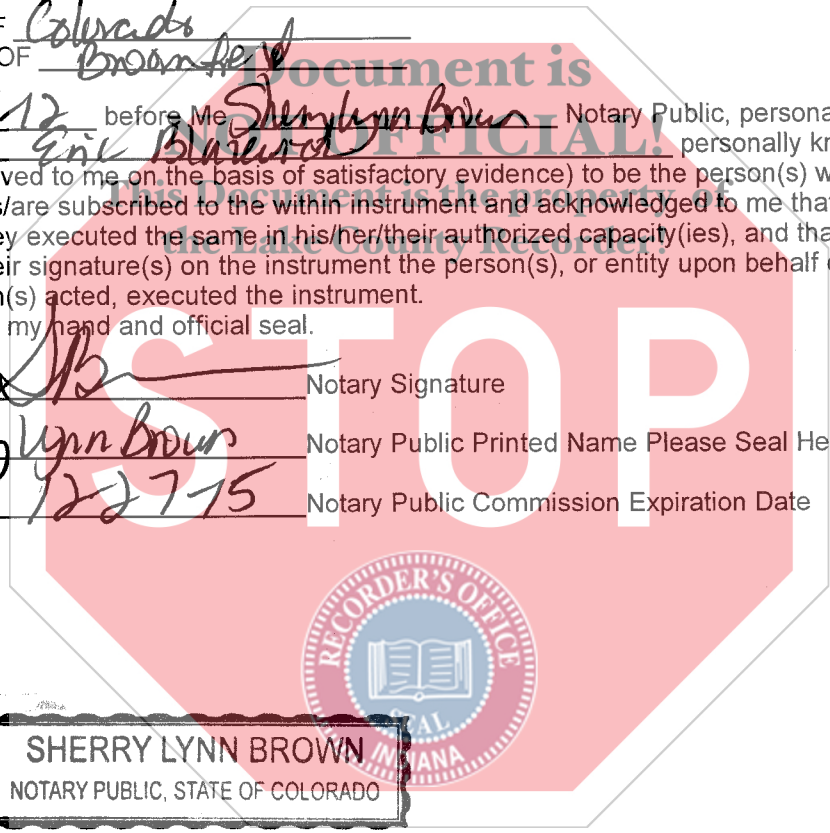


EXHIBIT "A"  
LEGAL DESCRIPTION

LOT 37, SWANSONS EXTENSION TO SUNNYSIDE ADDITION, IN THE CITY OF EAST CHICAGO,  
AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 46, PAGE 147, IN THE OFFICE OF THE  
RECORDER OF LAKE COUNTY, INDIANA.

