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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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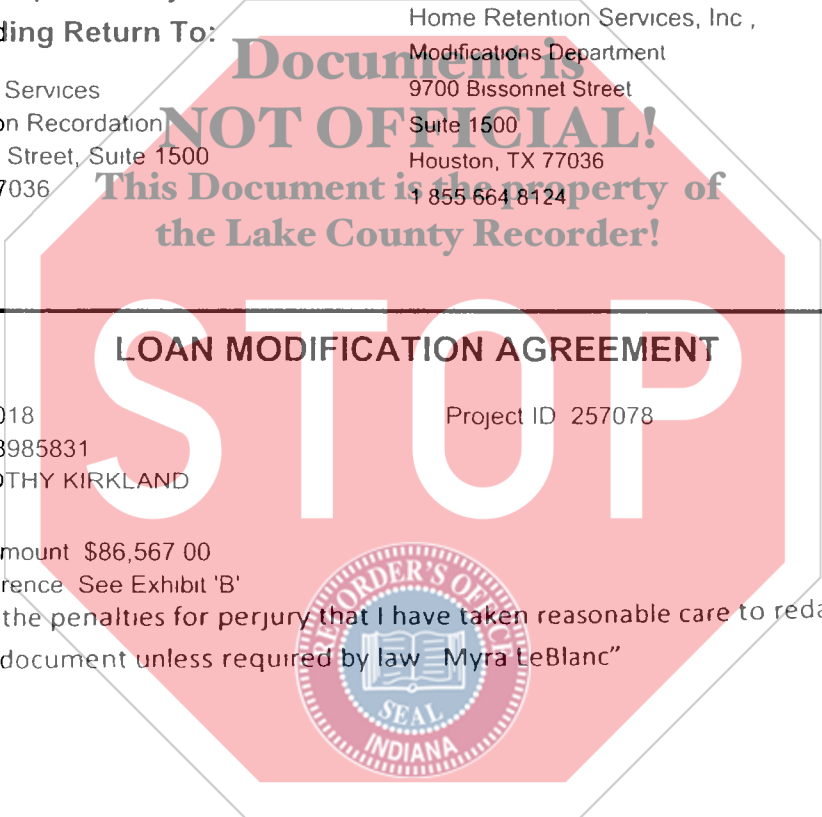
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REC'D BY P

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



LOAN MODIFICATION AGREEMENT

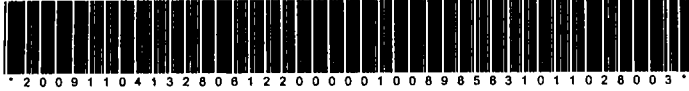
Order ID 7841018
Loan Number 8985831
Borrower TIMOTHY KIRKLAND

Project ID 257078

Original Loan Amount \$86,567 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"

\$20
CK#
338918
E
1 REF 30v



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# 06589858317105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on November 4, 2009 between Timothy E Kirkland (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated December 4, 1998 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 23590 Tyler St, Lowell, IN 46356

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 (notwithstanding anything to the contrary contained in the Note or Security Instrument)

As of December 1, 2009 the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U S \$77,956 08 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date

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 Five Percent, (5 000%) from December 1, 2009. Borrower promises to make monthly payments of principal and interest of U S \$515 73 beginning on January 1, 2010 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full If on November 1, 2029 (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Note and Security Instrument Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note or Security Instrument Except as otherwise specifically provided in this Agreement, the Note and 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 Note and Security Instrument

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N A.

SIGNED AND ACCEPTED THIS 12th DAY OF November, 2009
BY

Timothy E. Kirkland

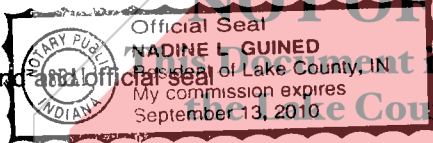
Timothy E Kirkland

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of INDIANA, County of Lake On this 12th day of November, 2009 before me the undersigned, a Notary Public in and for said State, personally appeared

Timothy E. Kirkland

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

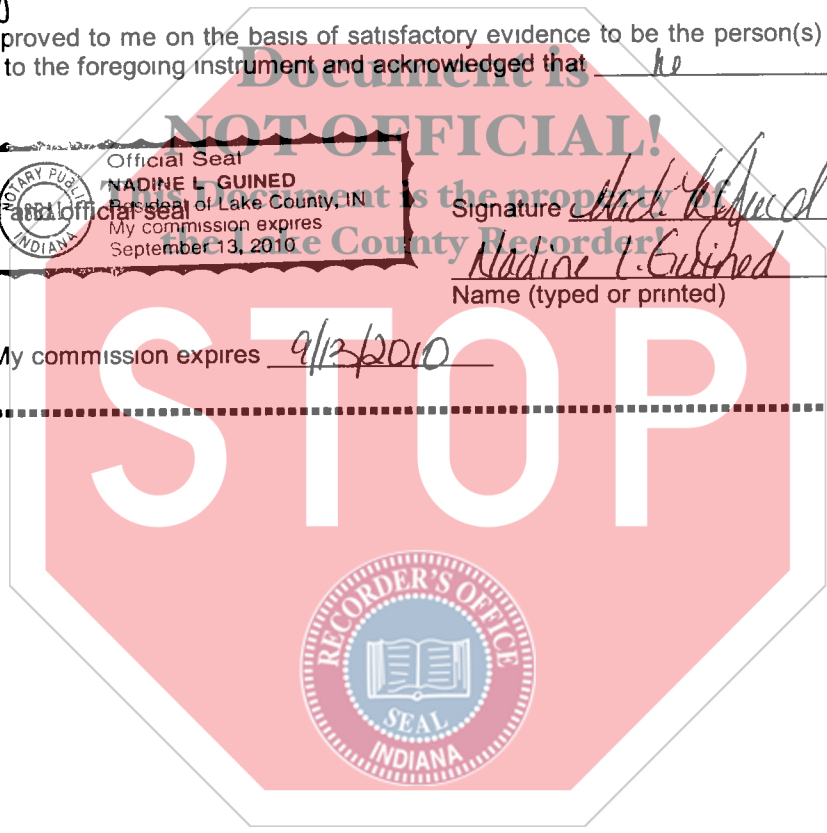


Witness my hand and official seal

Signature Nadine L. Guined

Name (typed or printed) Nadine L. Guined

My commission expires 9/13/2010



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: *Myra LeBlanc*

Myra LeBlanc, V.P., Stewart Lender Services, Inc.

9-4-12

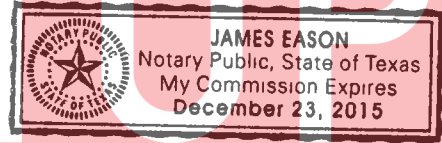
Date

STATE OF TEXAS

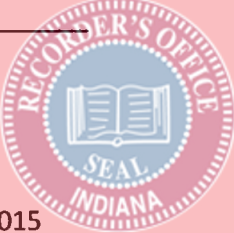
COUNTY OF HARRIS

On September 4, 2012 before me, James Eason Notary Public-Stewart Lender Services, Inc., personally appeared Myra LeBlanc 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 *James Eason*
James Eason



My commission expires. December 23, 2015

Recording Requested by/After Recording Return To:

Stewart Lender Services
Attn Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

Order ID 7841018
Loan Number 8985831

Project ID 257078

EXHIBIT B

Borrower Name TIMOTHY KIRKLAND
Property Address 23590 TYLER ST, LOWELL, IN 46356

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 12/23/1998 as Instrument/Document Number 98103142, 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 \$36,567.00

