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Acct# 173694492

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 019899

2013 MAR 15 AM 9:29

MICHAEL T. BROWN
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

I affirm under penalties for perjury that
reasonable care has been taken to
redact each social security number
unless required by law.

Gale Black
Gale Black

This document was prepared by Bank of America, N.A.
See Exhibit B for assignments of record if applicable

Gale Black
1001 Liberty Ave 50625
Pittsburgh PA 15222
Space Above for Recorder's Use

387241-130777

LOAN MODIFICATION AGREEMENT

Prev. Rec Info - recorded 10/13/2007 Instr# 2007078389
This Loan Modification Agreement (the "Agreement"), made on January 4, 2013
between JOANN A MENDOZA and JOSE D MENDOZA (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 October, 2007 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 7501 BIGGER STREET, MERRILLVILLE, IN
46410.

The real property described being set forth as follows:

Old - \$ 145,601.00
New Mtg - \$ 153,146.82
New Money - \$ 75,45.82

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:

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 fifty-three thousand one
hundred forty-six and 82/100, (U.S. Dollars) (\$153,146.82). This debt is evidenced
Borrower's note dated the same date as the Security Instrument, as amended and
repeated as of the date herewith ("Note"), which provides for monthly payments, with the
full debt, if not paid earlier, due and payable on January 1, 2043. 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

AMOUNT \$ 19
CASH _____ CHARGE _____
CHECK# 62528
OVERAGE 2⁰⁰
COPY _____
NON-CONF
DEPUTY oo

Ref 1

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 31st DAY OF January, 2013

BY [Signature]
JOANN A MENDOZA
7501 Knicker St
Merrillville IN 46410

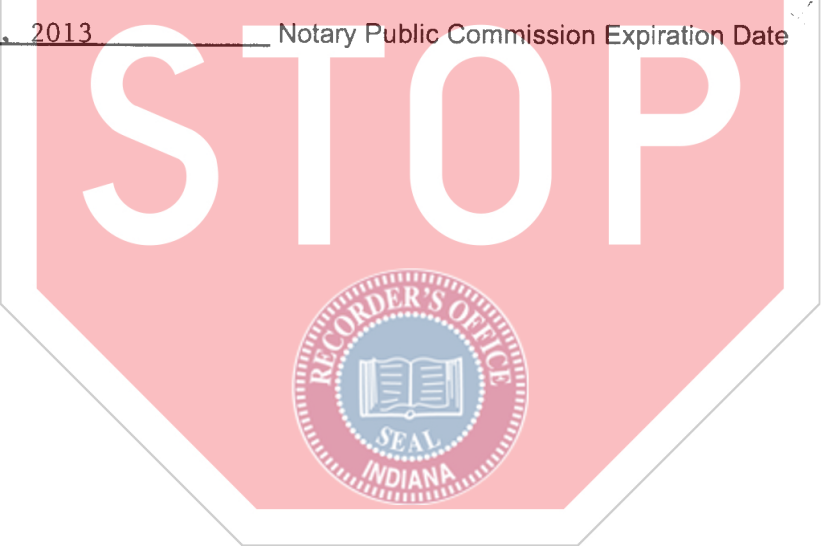
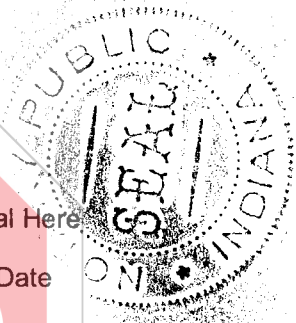
[Signature]
JOSE D MENDOZA
7501 Knicker St.
Merrillville IN 46410

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Indiana, County of Lake On this 31st day of January, 2013 before me the undersigned, a Notary Public in and for said State, personally appeared JOANN A MENDOZA and JOSE D MENDOZA 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.

[Signature] Notary Signature
Samantha Pittman Notary Public-Printed Name Place Seal Here
March 19, 2013 Notary Public Commission Expiration Date



DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL Bank of America, N.A. 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]
Name: **Patrick Vigil**
Title: **ASSISTANT SECRETARY**

Dated: **FEB 1 1 2013**

[Space below this line for Acknowledgement]

STATE OF Colorado
COUNTY OF Boulder

On 2/1/13 before me, Sherry Lynn Brown Notary Public, personally appeared Patrick Vigil

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
DEC 27 2015 Notary Public Commission Expiration Date

SHERRY LYNN BROWN
NOTARY PUBLIC, STATE OF COLORADO
My Comm. Expires December 27, 2015

Exhibit A

LOT 195 IN SOUTHBROOK UNIT NO. 2, IN THE TOWN OF MERRILLVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 43, PAGE 114, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The improvements thereon being known as 7501 Bigger Street, Merrillville, IN 46410.

Tax Account No. 08-15-0464-0103

