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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 019900

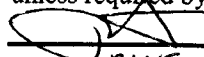
2013 MAR 15 AM 9:29

MICHAEL D. BROWN
RECORDER

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

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

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



RICK STUPKA

APN # 152601580008
This document was prepared by Bank of America, N.A.
1001 LIBERTY AVE SUITE 675 PITTSBURGH, PA 15222
See Exhibit B for assignments of record if applicable

NEW MONEY: \$ 0.00
RICK STUPKA

Space Above for Recorder's Use

348577-1300777

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on September 19, 2012 between PHYLLIS J FLYNN and JEFFREY S FLYNN (the "Borrower(s)") and Bank of America, N.A., Original Lender/Beneficiary Lender or Servicer ("Lender"), and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 5th of January, 2009 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 418 NORTH GRIFFITH BOULEVARD, GRIFFITH, IN 46319. PREV REC INFO: 12/19/2008 INST # 2008085660

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:

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-four thousand four hundred twenty-four and 75/100, (U.S. Dollars) (\$134,424.75). 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 October 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

WDGGovLnModAgree

Page 1 of 4

WDGLMAGM 7382 07/20/2007

AMOUNT \$ _____ 18
CASH _____ CHARGE _____
CHECK# 62403
OVERAGE 362
COPY _____
NON-CONF _____
DEPUTY _____ 10 E

Reg 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 17 DAY OF OCT 2012

BY

Phyllis J Flynn

PHYLLIS J FLYNN

JEFFREY S FLYNN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of IN, County of LAKE On this 17 day of OCT 2012 before me the undersigned, a Notary Public in and for said State, personally appeared PHYLLIS J FLYNN and JEFFREY S FLYNN 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.

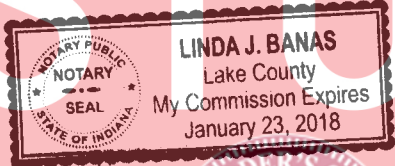
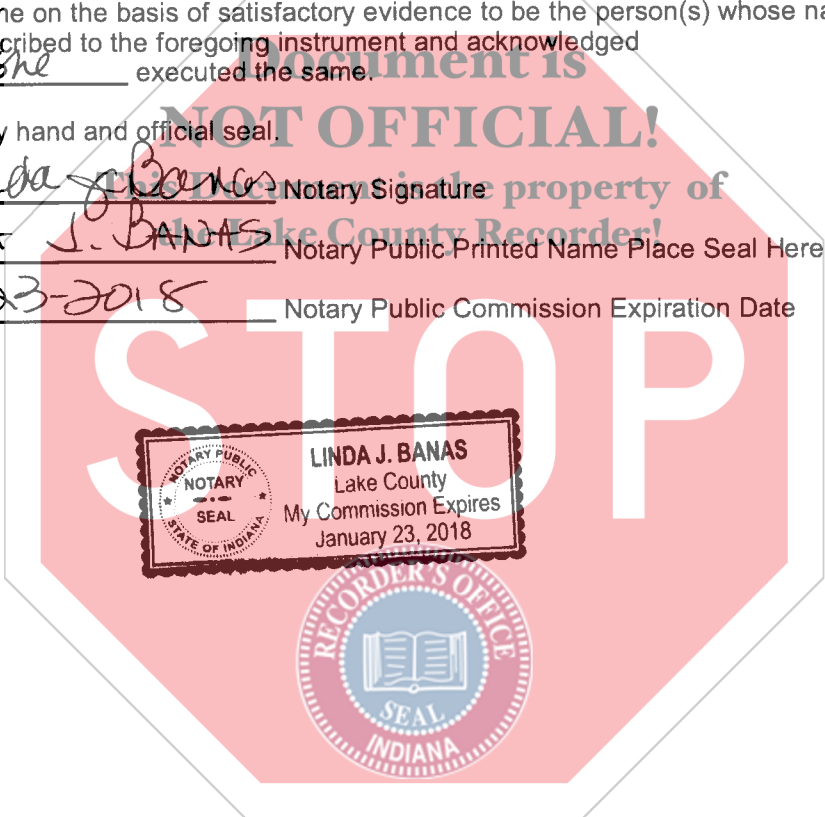
Witness my hand and official seal.

Linda J. Banas
LINDA J. BANAS

Notary Signature
Notary Public-Printed Name Place Seal Here

1-23-2018

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:

[Handwritten Signature]

Dated:

JAN 07 2013

Matthew Pittman

Name:

Title : ASSISTANT SECRETARY

[Space below this line for Acknowledgement]

STATE OF Colorado
COUNTY OF Broomfield

On 1/7/13 before me, Lynn Holdsworth Notary Public, personally appeared Matthew Pittman

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.

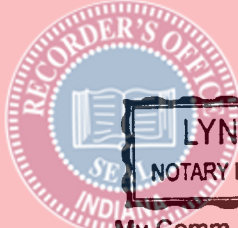
Notary Signature

Lynn Holdsworth

Notary Public Printed Name Place Seal Here

12/27/15

Notary Public Commission Expiration Date



LYNN HOLDSWORTH
NOTARY PUBLIC, STATE OF COLORADO

My Comm. Expires December 27, 2015

Exhibit A

EXHIBIT A

SITUATED IN LAKE COUNTY, IN THE STATE OF INDIANA:

LOT 8 AND THE NORTH 1/2 OF LOT 9 IN BLOCK 2 IN WOODLAWN ADDITION
GRIFFITH, AS PER PLAT THEREOF, RECORDED JULY 13, 1927 IN PLAT BOOK
PAGE 15 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PARCEL NO: 15-26-0158-0008

ADDRESS: 418 N. GRIFFITH BLVD., GRIFFITH, IN. 46319

TAX ID NUMBER:

PARCEL NUMBER:

