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MICHAEL B. 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.

Michael McGovern  
MICHAEL MCGOVERN

This document was prepared by Bank of America, N.A. **MICHAEL MCGOVERN**  
1001 LIBERTY AVENUE, SUITE 675 PITTSBURGH PA 15222  
See Exhibit B for assignments of record if applicable

Space Above for Recorder's Use

360269 7777

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on October 22, 2012  
between CARL M EWING (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 6th of February, 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 1000 69TH PL, SCHERERVILLE, IN 46375.

The real property described being set forth as follows:

**SAME AS IN SAID SECURITY INSTRUMENT**

PREV REC INFO: 2/10/2009 INSTR # 2009010392

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 sixty-five thousand four  
hundred forty-eight and 2/10, (U.S. Dollars) (\$165,448.20). 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 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  
comply with all of the terms and provisions thereof, as amended by this Agreement, and

CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK# 68048  
OVERAGE 3<sup>00</sup>  
COPY \_\_\_\_\_  
NON-CONF \_\_\_\_\_  
DEPUTY ad

18 REF 2

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.

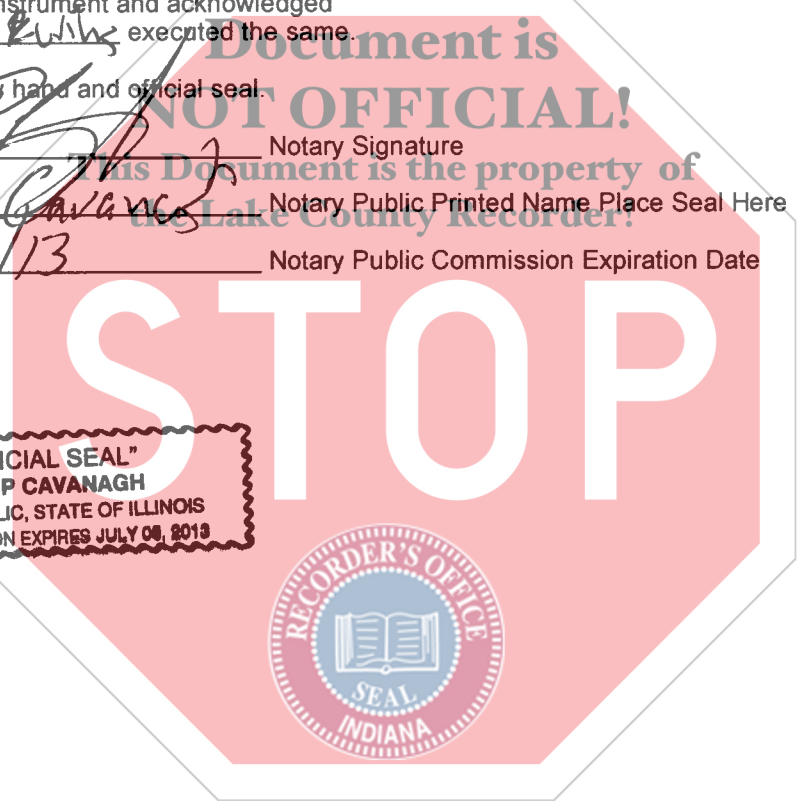
SIGNED AND ACCEPTED THIS 19<sup>TH</sup> DAY OF NOVEMBER  
BY Carl M Ewing  
CARL M EWING

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Illinois, County of Cook On this 19 day  
of November 2012 before me the undersigned, a Notary Public in and for said State,  
personally appeared CARL M EWING 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 Carl Ewing executed the same.

Witness my hand and official seal.

[Signature] Notary Signature  
Sean Cavanagh Notary Public Printed Name Place Seal Here  
7/8/13 Notary Public Commission Expiration Date



"OFFICIAL SEAL"  
SEAN P CAVANAGH  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES JULY 08, 2013



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] Dated: JAN 08 2013

Name: **Matthew Pittman**  
Title : **ASSISTANT SECRETARY**

[Space below this line for Acknowledgement]

STATE OF Colorado  
COUNTY OF Broomfield

On 1-8-13 before me, Cher Her 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.

[Signature] Notary Signature  
Cher Her Notary Public Printed Name Place Seal Here  
12-27-2015 Notary Public Commission Expiration Date

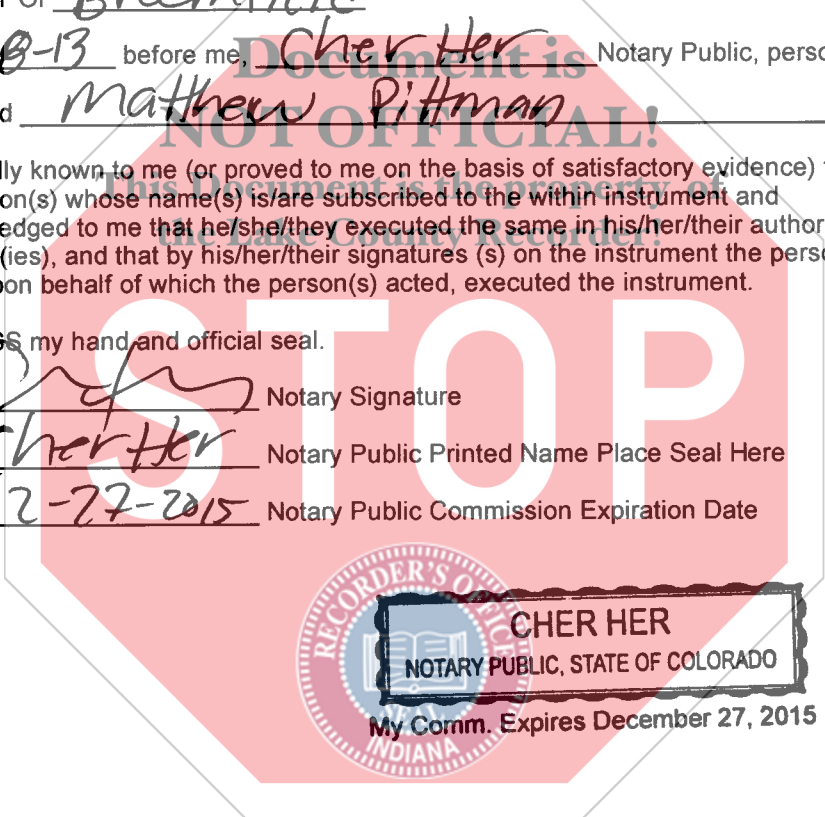


Exhibit A

Legal Description

Land situated in the County of **Lake** in the State of IN

**LOT 3 IN PETER GILL ADDITION, IN THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 39, PAGE 79, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.**

Commonly known as: **1000 69Th Place, Schererville, IN 46375**

