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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 031730

2013 MAY -6 AM 10:40

MICHAEL D. 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.

Anthony Noel
ANIPA Y. NOEL



This document was prepared by Bank of America, N.A. Rob Klein
1001 LIBERTY AVE, SUITE 675, PITTSBURGH, PA 15222
See Exhibit B for assignments of record if applicable
3301807777

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

~~ORIG LN AMT \$113,223.00, UNPAID LN BAL \$120,608.95, New money AMT \$735.95~~
This Loan Modification Agreement (the "Agreement"), made on August 1, 2012
between ANTHONY KUHNS (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 24th of September,
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 9511 W 142ND AVE, CEDAR LAKE, IN 46303.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

Prev Rec Info: 9/27/2007, INSTR# 2007017557

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 twenty thousand six hundred
eight and 95/100, (U.S. Dollars) (\$120,608.95). 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 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 the Security Instrument shall

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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 6 DAY OF August

BY Anthony Kuhns
ANTHONY KUHN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

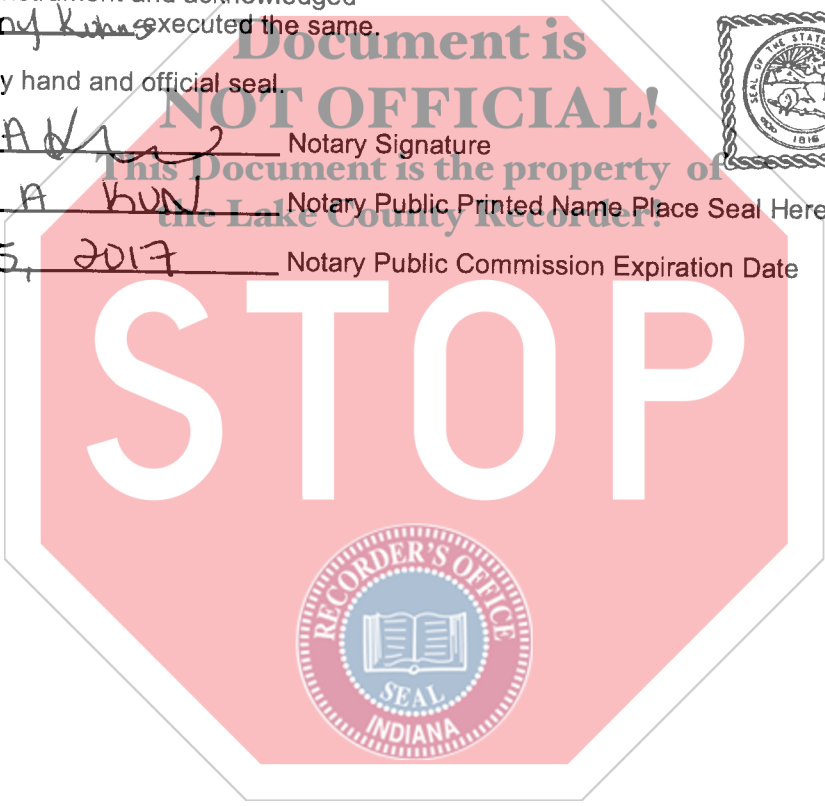
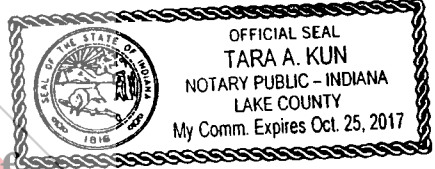
State of INDIANA, County of LAKE On this 6th day of Aug 2012 before me the undersigned, a Notary Public in and for said State, personally appeared ANTHONY KUHN known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that Anthony Kuhns executed the same.

Witness my hand and official seal.

Tara A. Kun Notary Signature

TARA A KUN Notary Public Printed Name Place Seal Here

Oct. 25, 2017 Notary Public Commission Expiration Date



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: Urban Settlement Services, LLC, its attorney in fact

By: Stephanie Casillas

Dated: SEP 07 2012

Name: Stephanie Casillas
Title: Assistant Secretary

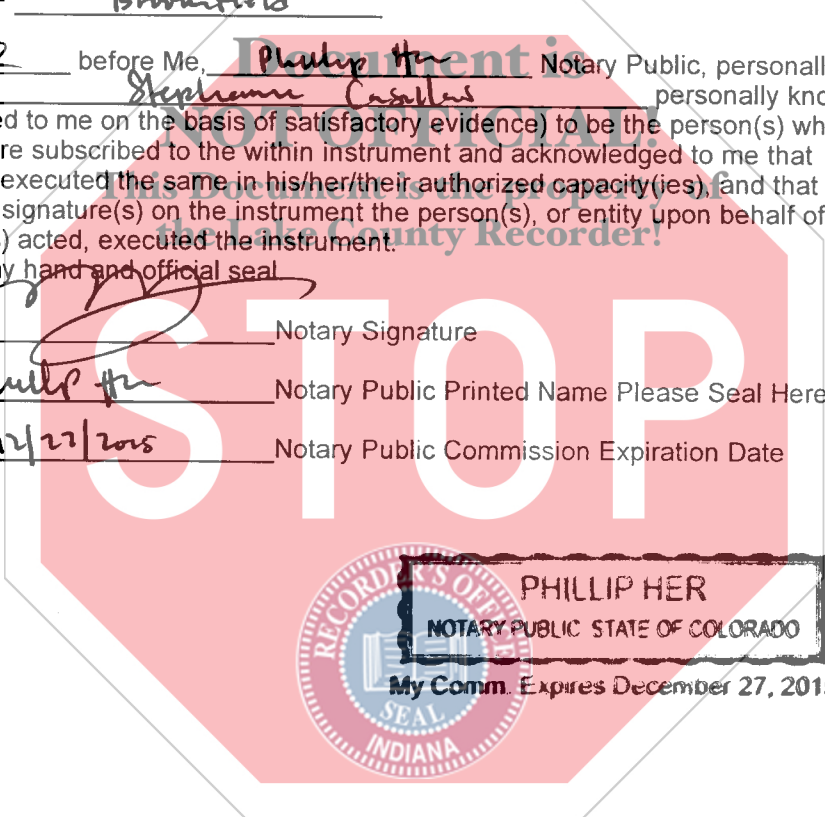
_____[Space below this line for Acknowledgement]_____

STATE OF Colorado
COUNTY OF Brownfield

On 9/7/12 before Me, Phillip Her Notary Public, personally appeared Stephanie Casillas 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
Phillip Her Notary Public Printed Name Please Seal Here
12/27/2015 Notary Public Commission Expiration Date



Legal Description – Exhibit "A"

LOTS 39, 40 AND 41 IN BLOCK 4 IN JANE DWAN GARDENS, IN THE TOWN OF CEDAR LAKE,
AS PER PLAT THEREOF ,RECORDED IN PLAT BOOK 20 PAGE 56, IN THE OFFICE OF THE
RECORDER OF LAKE COUNTY, INDIANA.

Parcel ID Number: 302400360037

