

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2013 JUN 21 AM 8:37

MICHAEL B. BROWN  
RECORDER

2013 045608

Recording Requested by

WHEN RECORDED MAIL TO:

ATTN - HOME RETENTION RECORDING  
Bank of America, N.A.  
11802 Ridge Parkway, Suite 100  
Broomfield, CO 80021

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

*Brandon Lucero*  
*Brandon Lucero*

This document was prepared by Bank of America, N.A. *Brandon Lucero*  
*11802 Ridge Parkway Suite 100 Broomfield CO 80021*  
See Exhibit B for assignments of record if applicable

Prev. Rec. Info: 12/11/06 Instr: 2006-102448 Space Above for Recorder's Use  
448674-7777

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on May 16, 2013 between  
CHESTER L ROSS (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 8th of December, 2006  
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 14803 MORSE STREET, CEDAR LAKE, IN 46303.

*Marital: Single*

*ORIG MGT: \$137,837*  
*NEW MGT: \$150,800.68*  
*NEW MONEY: \$12,963.68*

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 fifty thousand eight hundred  
and 68/100, (U.S. Dollars) (\$150,800.68). 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 May 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 comply with all of the terms and  
provisions thereof, as amended by this Agreement, and the Security Instrument shall

*11/6*  
*300<sup>00</sup>*  
*18<sup>00</sup>*  
*126218*  
*Rm*  
*E*

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 4 DAY OF June, 2013

BY *Chester L Ross*  
\_\_\_\_\_  
CHESTER L ROSS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Indiana, County of Lake On this 4 day of June 2013 before me the undersigned, a Notary Public in and for said State, personally appeared CHESTER L ROSS known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) ~~are~~ subscribed to the foregoing instrument and acknowledged that Chester L Ross executed the same.

Witness my hand and official seal.

*Angela Bokori* Notary Signature

Angela Bokori Notary Public Printed Name Place Seal Here

7/30/2016 Notary Public Commission Expiration Date

ANGELA BOKORI  
Notary Public Seal State of Indiana  
Lake County  
My Commission Expires 07/30/2016



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: JUN 12 2013

Name: Andre Bandelier  
Title : Assistant Secretary

[Space below this line for Acknowledgement]

STATE OF Colorado  
COUNTY OF Broomfield

On 6/12/13 before me, Lynn Holdsworth Notary Public, personally appeared Andre Bandelier

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.

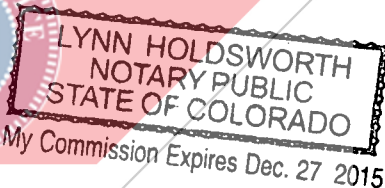
Notary Signature

Lynn Holdsworth

Notary Public Printed Name Place Seal Here

December 27, 2015

Notary Public Commission Expiration Date



PART OF THE NORTH HALF OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 35, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE 2<sup>ND</sup> P.M., BEGINNING AT THE SOUTHWEST CORNER OF SAID TRACT OF AND RUNNING THENCE NORTH ALONG THE WEST LINE THEREOF 100 FEET; THENCE EAST PARALLEL TO THE SOUTH LINE OF SAID TRACT 225 FEET; THENCE SOUTH PARALLEL TO THE WEST LINE OF SAID TRACT, 100 FEET; THENCE WEST ALONG THE SOUTH PARALLEL TO THE WEST LINE OF SAID TRACT, 100 FEET; THENCE WEST ALONG THE SOUTH LINE OF SAID TRACT, 225 FEET TO THE PLACE OF BEGINNING, IN LAKE COUNTY, INDIANA; AND THE NORTH 5 FEET OF THE FOLLOWING DESCRIBED PARCEL OF LAND: PART OF THE SOUTHWEST ¼ OF THE SOUTHEAST ¼ OF SECTION 35, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN IN LAKE COUNTY, INDIANA, COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHEAST ¼ OF SAID SECTION 35; THENCE NORTH 665 FEET; THENCE EAST 247.5 FEET; THENCE SOUTH 665 FEET; THENCE WEST 247.5 FEET TO THE POINT OF BEGINNING.

