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2013 053498

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 JUL 23 AM 8:40

MICHAEL B. BROWN
RECORDER

Recording Requested by

Bank of America, N.A.

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

Eric Rau



This document was prepared by Bank of America, N.A. *Eric Rau*
11802 Ridge Parkway, Suite 100, Broomfield, CO 80021
See Exhibit B for assignments of record if applicable
450596-7777

Space Above for Recorder's Use

Pres. Rec. Info: 04/01/2008 INS 2008022772
LOAN MODIFICATION AGREEMENT
Orig MTB: 184,565.00
New MTB: 120,335.50
New Mmax: 15,770.50

This Loan Modification Agreement (the "Agreement"), made on May 16, 2013 between LISA G LAGUNAS and CAESAR M LAGUNAS (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 25th of March, 2008 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 1636 CLEVELAND AVE, WHITING, IN 46394.

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 twenty thousand three hundred thirty-five and 5/10, (U.S. Dollars) (\$120,335.50). 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 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

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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 27th DAY OF June, 2013

BY *Lisa G Lagunas*
LISA G LAGUNAS

Caesar M Lagunas
CAESAR M LAGUNAS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Indiana, County of Lake On this 27th day of June, 2013 before me the undersigned, a Notary Public in and for said State, personally appeared LISA G LAGUNAS and CAESAR M LAGUNAS 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.

Lisa Kuiper

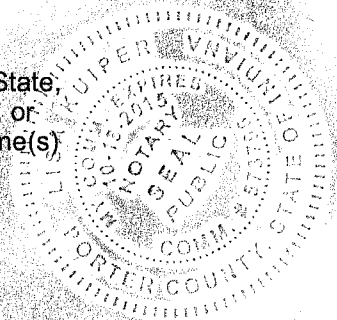
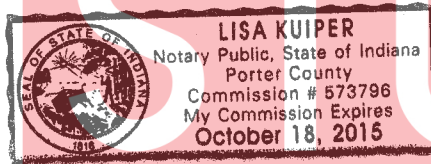
Notary Signature

LISA KUIPER

Notary Public Printed Name Place Seal Here

10-18-15

Notary Public Commission Expiration Date



As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Caesar M Lagunas
Co-Owner(s) Signature

Date: 6-27-13

CAESAR M LAGUNAS
Co-Owner(s) Name (typed or printed)

STATE OF Indiana

COUNTY OF Lake

On June 27, 2013 before me, USA Kuiper

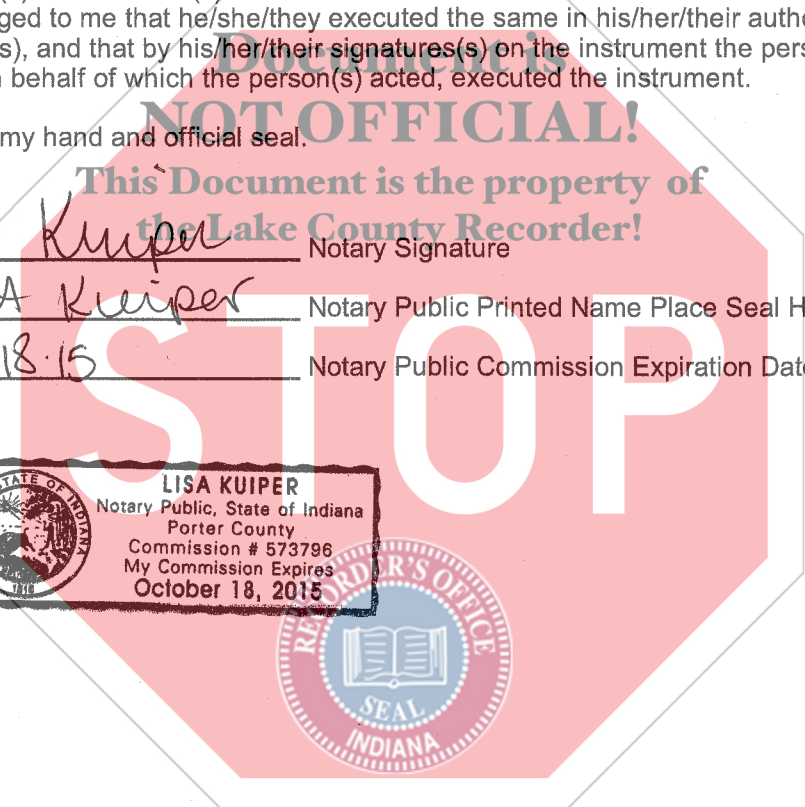
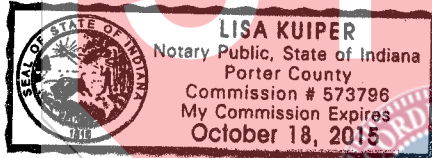
Notary Public, personally appeared Caesar M. Lagunas personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), 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.

Lisa Kuiper
Notary Signature

USA Kuiper Notary Public Printed Name Place Seal Here

10-18-15 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: BA

Dated: JUL 01 2013

Name: Brittany Hammond
Title : Assistant Secretary

_____[Space below this line for Acknowledgement]_____

STATE OF Colorado
COUNTY OF Broomfield

On 7/1/13 before me, Patrick R. Vigil Notary Public, personally appeared Brittany Hammond

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
Patrick R. Vigil Notary Public Printed Name Place Seal Here
2/13/2017 Notary Public Commission Expiration Date

PATRICK R VIGIL
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20134000601
COMMISSION EXPIRES FEB. 13, 2017

Exhibit A

Legal Description

Lot 30 and the North Half of Lot 29 in Block 4 in Forsyth's Third Addition to Whiting,
as per plat thereof, recorded in Plat Book 5, page 10, in the Office of the Recorder of
Lake County, Indiana.

