

A

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 054738

2013 JUL 26 AM 9:58

MICHAEL B. BROWN
RECORDER

Recording Requested by

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



MICHAEL BROWN

This document was prepared by Bank of America, N.A.

Rec Info 2-11-2003 Inst. # 2003-015270
See Exhibit B for assignments of record if applicable

11802 Ridge Parkway Ste 100 Broomfield, CO 80021 Space Above for Recorder's Use

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

Michael Brown

LOAN MODIFICATION AGREEMENT

465856-7777 *APN 16-27-306-5*
This Loan Modification Agreement (the "Agreement"), made on July 20, 2012 between JOHN R COOK and VALERIE S COOK (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 7th of March, 2003 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 3331 MAPLE DRIVE, HIGHLAND, IN 46322.

The real property described being set forth as follows:

orig nty \$ 126,266.00
new nty \$ 140,932.82

SAME AS IN SAID SECURITY INSTRUMENT

new mnt \$ 14,446.88

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 forty thousand nine hundred thirty-two and 82/100, (U.S. Dollars) (\$140,932.82). 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 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

1224

M.E
\$18.00
#152115
\$3.00 overage

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 16 DAY OF July 2013
BY

John R Cook
JOHN R COOK

Valerie S Cook
VALERIE S COOK

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Indiana, County of Lake On this 16 day of July 2013 before me the undersigned, a Notary Public in and for said State, personally appeared JOHN R COOK and VALERIE S COOK 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.

Marisa Vasquez

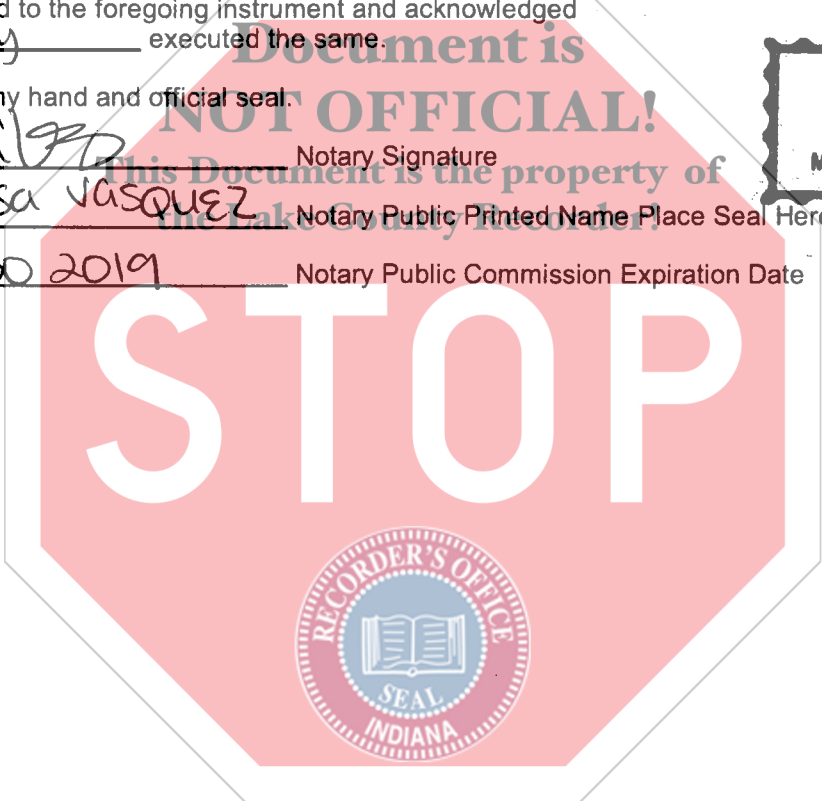
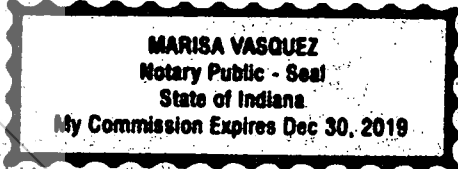
Notary Signature

Marisa Vasquez

Notary Public Printed Name Place Seal Here

Dec 30 2019

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 19 2013

Name: Brittany Hammond
Title : Assistant Secretary

_____[Space below this line for Acknowledgement]_____

STATE OF Colorado
COUNTY OF Broomfield

On JUL 19 2013 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

A CERTAIN PARCEL OF LAND DESCRIBED AS LOT 5 IN BLOCK 15, IN HOMESTEAD GARDENS MASTERS ADDITION, IN THE TOWN OF HIGHLAND, AND MORE PARTICULARLY DESCRIBED IN THE RECORDS OF THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, AND COMMONLY KNOWN AS: 3331 MAPLE DRIVE, HIGHLAND, IN 46322.

