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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

Recording Requested by
Bank of America, N.A.

2014 004671

2014 JAN 24 AM 8:39

AND WHEN RECORDED MAIL TO:

MICHAEL B. BROWN
RECORDER

Bank of America, N.A.
1800 Tapo Canyon Road CA6-914-01-59
Simi Valley, CA 93063
Prepared by: SASHA GASTELUM
DOC. ID#: 95023397319970532

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100025500010739470

This Loan Modification Agreement (the "Agreement"), made this **30th** day of **September**, 2011 between **MELVIN HOLMAN**, (the "Borrowers") and **Bank of America, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **April 25, 2011** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **May 16, 2011** as Instrument Number **027125** in the Official Records of the **LAKE** County, State of **INDIANA** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

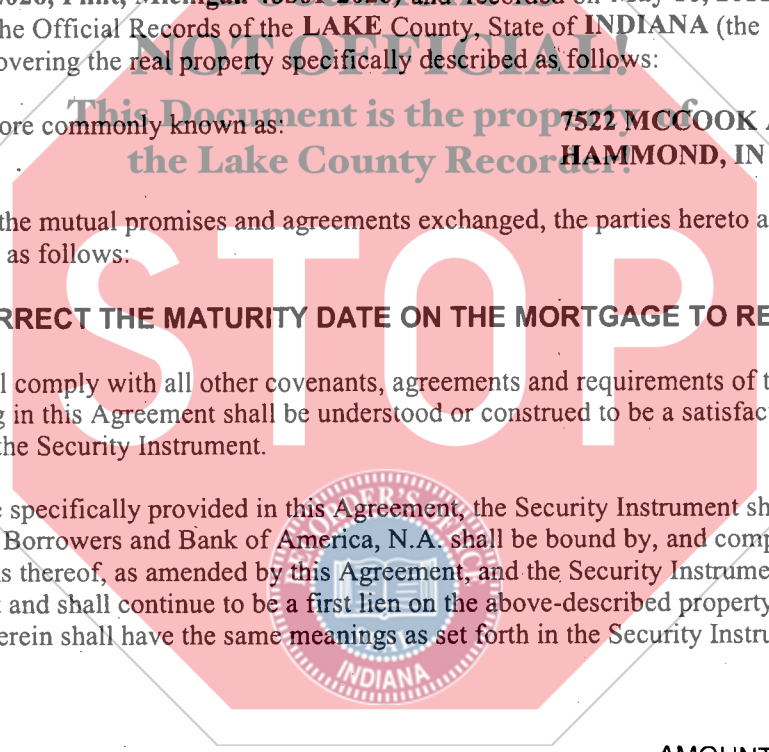
**7522 MCCOOK AVE
HAMMOND, IN 46323**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO CORRECT THE MATURITY DATE ON THE MORTGAGE TO READ: MAY 1, 2036.**

The Borrowers 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 Borrowers 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 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.



1 ref

AMOUNT \$ 27⁰⁰
 CASH _____ CHARGE _____
 CHECK # 000 2439760
 OVERAGE 1
 COPY _____
 NON-COM
 CLERK Rm

E

Recording Requested by
Bank of America, N.A.

AND WHEN RECORDED MAIL TO:

Bank of America, N.A.
9000 Southside Blvd. Bldg. 700
Mail Stop: FL9-700-05-34
Jacksonville, FL 32256
Prepared by: **SHERARD BROWN**
DOC. ID#: **71223397319932914**
MERS Phone#: 1-888-679-6377

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100025500010739470

This Loan Modification Agreement (the "Agreement"), made this **30th** day of **September**, 2011 between **MELVIN HOLMAN**, (the "Borrowers") and **BANK OF AMERICA, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **April 25, 2011** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **May 16, 2011** as **Instrument Number 2011 027125** in the Official Records of the **LAKE** County, State of **INDIANA** (the "Security Instrument"), and covering the real property specifically described as follows:

See Attached Exhibit A

This property is more commonly known as:

**7522 MCCOOK AVE
HAMMOND, IN 46323**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO CORRECT THE MATURITY DATE ON THE MORTGAGE TO READ: MAY 1, 2036.**

The Borrowers 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.

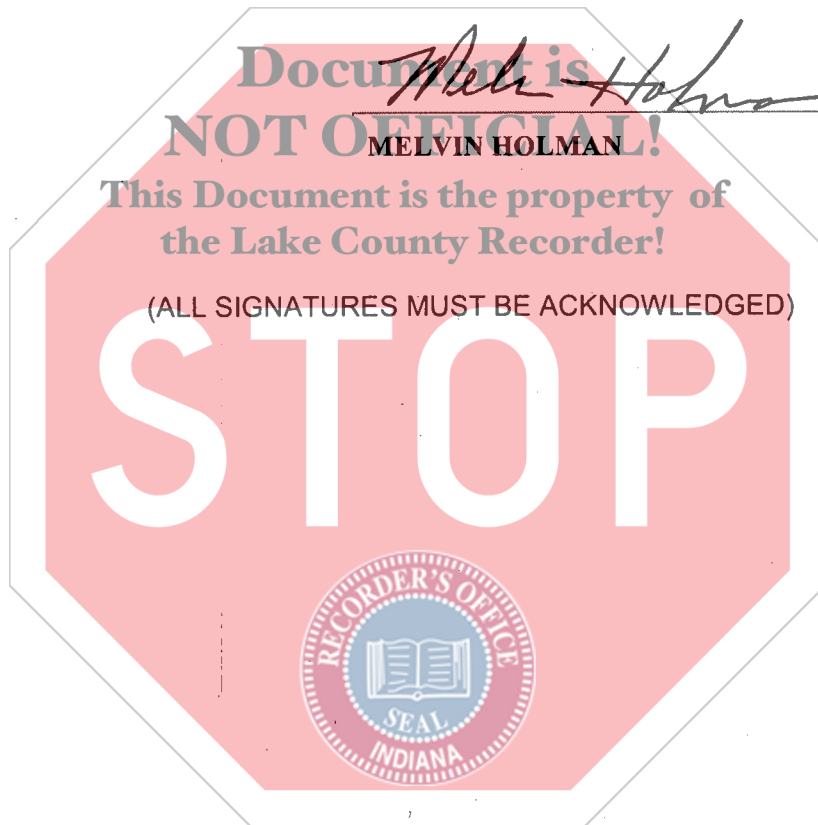
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and **BANK OF AMERICA, N.A.** shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain 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.

Bank of America, N.A.

By: **Jennifer Guidicessi**
Its: **Vice President**

Mortgage Electronic Registration Systems, Inc.

By: **Jennifer Guidicessi**
Its: **Vice President**



Bank of America, N.A.

Carol R. Van Rider

By: Carol R. Van Rider
Its: Vice President

Mortgage Electronic Registration Systems, Inc.

Carol R. Van Rider

By: Carol R. Van Rider
Its: Vice President



STATE OF Indiana)
) SS.
COUNTY OF Lake)

On this 31st Day of October 2011, BEFORE ME,

Carolina Borowiec (Notary Public)

personally appeared, **MELVIN HOLMAN**, 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 foregoing 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 the entity upon behalf of which the person(s) acted, executed the instrument.

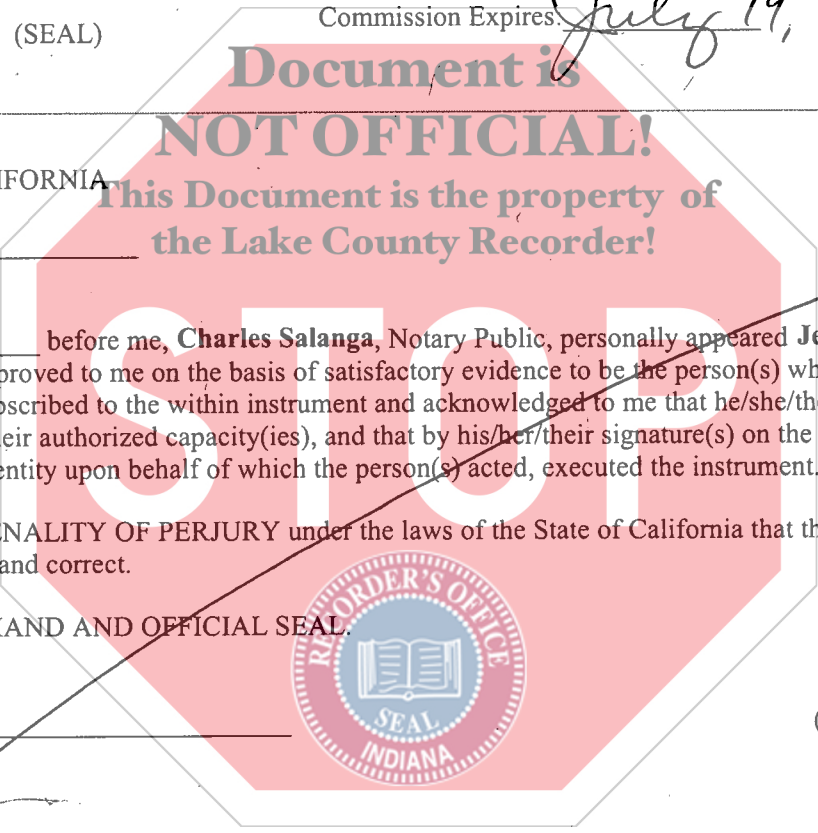
WITNESS MY HAND AND OFFICIAL SEAL

[Signature]
Notary Public

(SEAL)

Commission Expires

July 19, 2017



STATE OF CALIFORNIA
COUNTY OF _____

On _____ before me, **Charles Salanga**, Notary Public, personally appeared **Jennifer Guidicessi**, who 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 the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS MY HAND AND OFFICIAL SEAL.

Signature _____

(SEAL)

STATE OF FLORIDA

COUNTY OF DUVAL

On 11-18-2011 before me, **Tammy M. Hallman**, Notary Public, personally appeared **Carol R. Van Rider**, who 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 the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.

Signature Tammy M. Hallman

(SEAL)

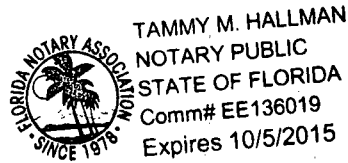


Exhibit "A"
Legal Description

ALL THAT PARCEL OF LAND IN LAKE COUNTY, STATE OF INDIANA, BEING KNOWN AND DESIGNATED AS FOLLOWS:

THE SOUTH 7.5 FEET OF TRACT 42, AND THE NORTH 42.5 FEET OF TRACT 43, IN SURBURBAN PARK ADDITION, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 23, PAGE 15, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

BY FEE SIMPLE DEED FROM SHERRY L. CATSBAN, MARRIED AS SET FORTH IN INST # 2010-53564 DATED 08/24/2010 AND RECORDED 09/16/2010, LAKE COUNTY RECORDS, STATE OF INDIANA.

Tax/Parcel ID: 45-07-16-176-005.000-023



"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."

FRANK FONDA

(Printed Name)

