

547913

No. _____

AT THE REQUEST OF:

STEWART LENDER

DATE & HOUR:

11.28.11 12:15

SUSAN PETLICHEN

LATAH COUNTY RECORDER

Fee \$ 25.00 BY [Signature]

**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

LOAN MODIFICATION AGREEMENT

Order ID: 5091643

Project ID: 166482

Loan Number: 151055547

MIN Number: 100015700073185114

Borrower: ANTHONY MCKUIN and REBECCA MCKUIN

Original Loan Amount: \$120,785.00

Recording Reference: See Exhibit 'B'

Recording Requested by
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
WHEN RECORDED MAIL TO:

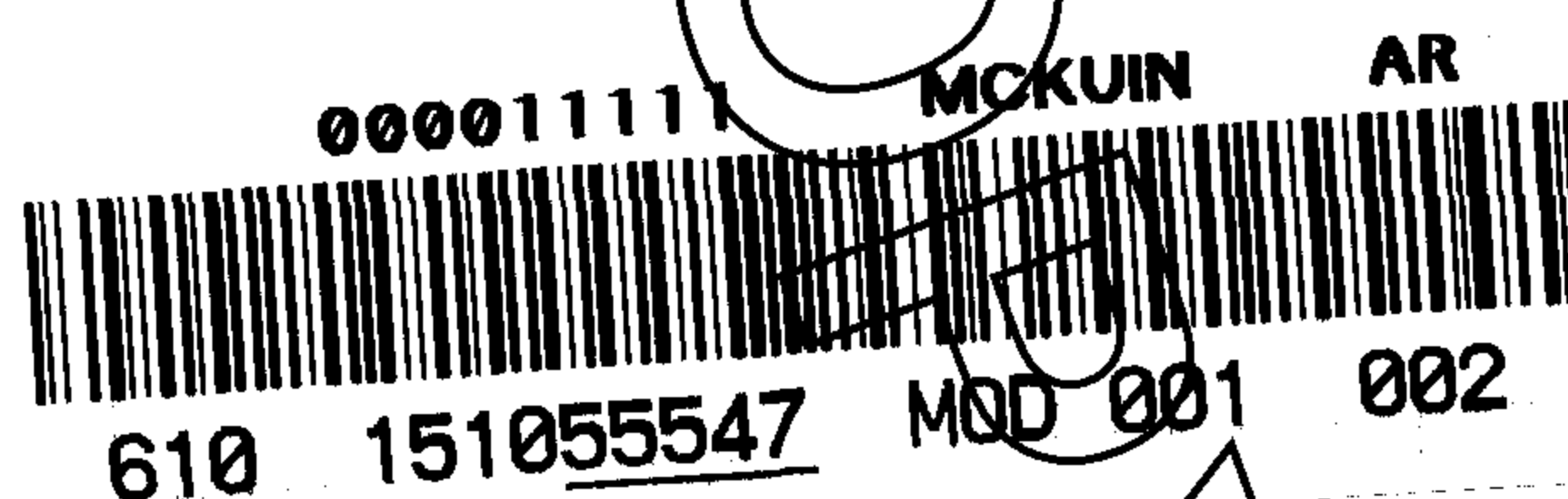
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024
DocID#: 0651510555477105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 10, 2011 between ANTHONY R MCKUIN and REBECCA L MCKUIN (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the October 30, 2006 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 3480 HIGHWAY 6, PRINCETON, ID 83857.

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 two thousand one hundred thirty one and 90/100 (U.S. Dollars) (\$122,131.90). 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 April 1, 2041.

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 BAC Home Loans Servicing, LP, a subsidiary of 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.

SIGNED AND ACCEPTED THIS 16 DAY OF March, 2011
BY

Anthony R Mckuin
ANTHONY R MCKUIN

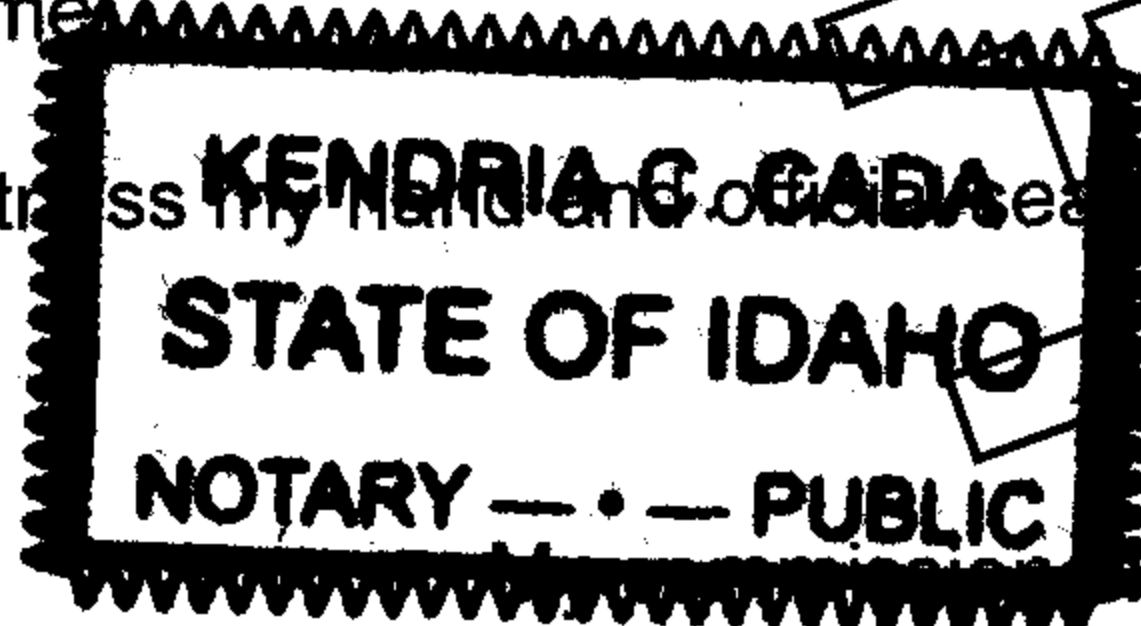
Rebecca L Mckuin
REBECCA L MCKUIN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)
State of Idaho County of Latah On this 16th day of March
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Anthony R Mckuin and Rebecca L. Mckuin

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



Signature

Kendria C. Cada

Kendria C. Cada

Name (typed or printed)

Expires: 02-11-2014

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

CO-OWNER(S)

Co-Owner(s) Signature

Dated: _____

Co-Owner(s) Name (typed or printed)

STATE OF _____

COUNTY OF _____

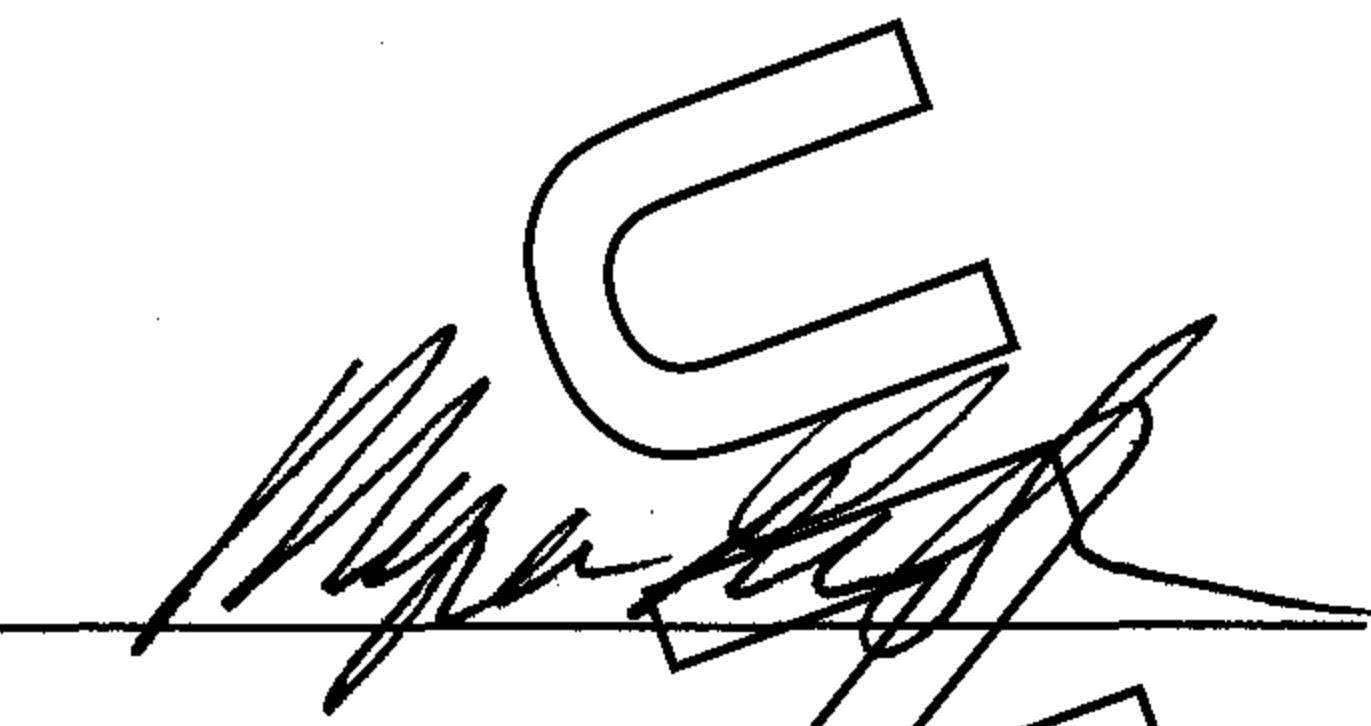
On _____ before me, _____

Notary Public, personally appeared _____

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 _____

As evidenced by the signature below, the Lender agrees to the foregoing.

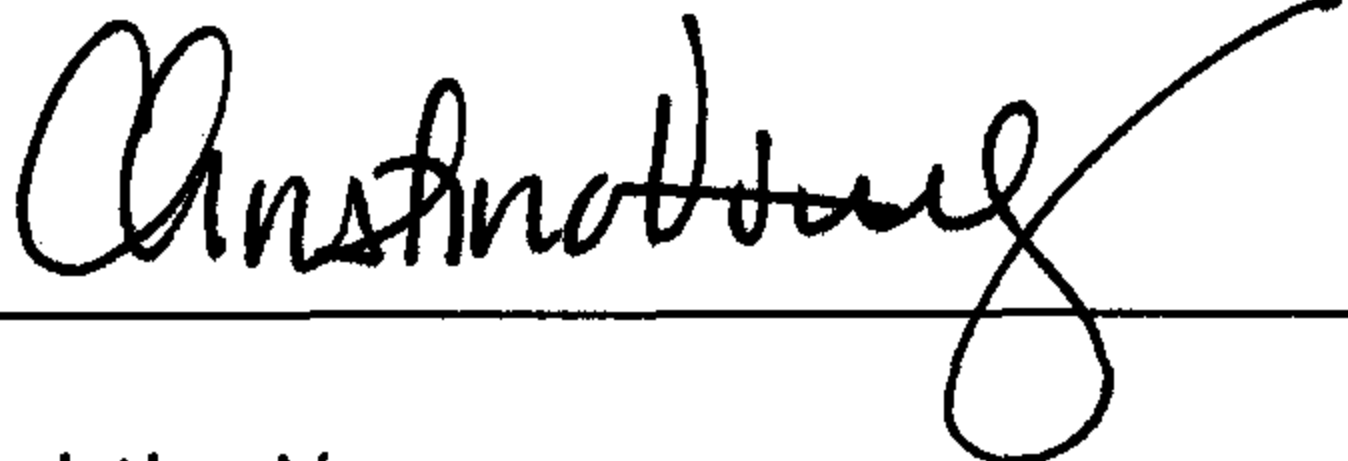

 Mortgage Electronic Registration Systems, Inc.-
 Nominee for Bank of America N.A. as successor by
 Merger to BAC Home Loans Servicing, LP
 By: Myra Leblanc, Vice President

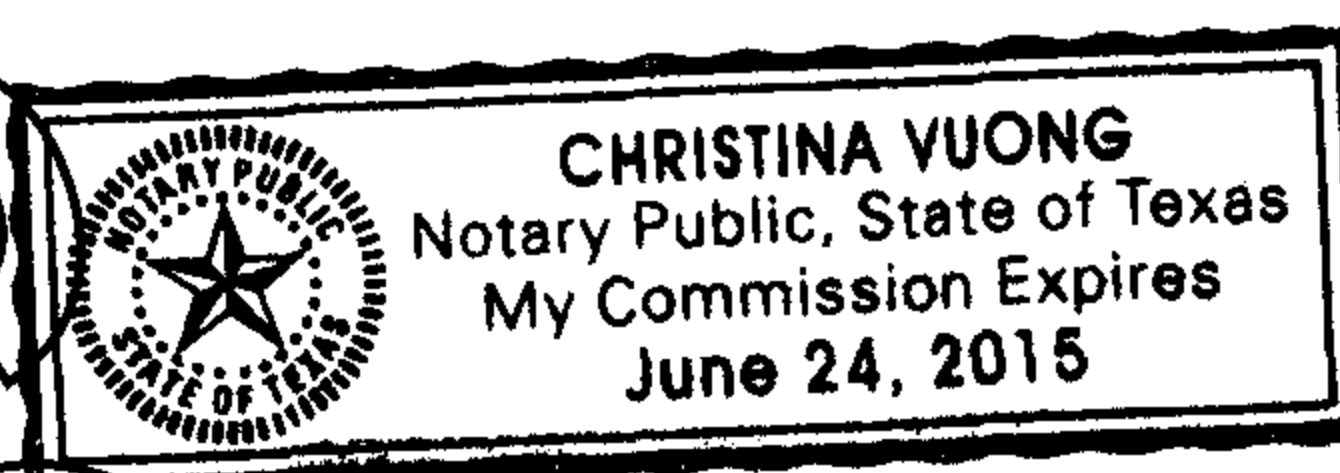
STATE OF TEXAS

COUNTY OF HARRIS

On November 21, 2011 before me, Christina Vuong Notary Public, personally appeared Myra Leblanc personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature 
 Christina Vuong



My commission expires: June 24, 2015

Recording Requested by/After Recording Return To:

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

Order ID: 5091643

Project ID: 166482

Loan Number: 15105547

MIN Number: 100015700073185114

EXHIBIT B

Borrower Name: ANTHONY MCKUIN and REBECCA MCKUIN

Property Address: 3480 HIGHWAY 6, PRINCETON, ID 83857

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 10/30/2006 as Instrument/Document Number: 509539, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of LATAH County, State of ID.

Additional County Requirements:

Original Loan Amount: \$120,785.00

