

When Recorded Return To:
First American Title Insurance Co.
3 First American Way
Santa Ana, CA 92707
Attn: Loan Modification Dept.

10022002 042878

2002 MAY -8 10: 8: 57

MORRIS R. CARTER
RECORDER

Washington Mutual Bank
Prepared by: Patricia Abel

FOR RECORDING USE ONLY

FREDDIE MAC LOAN #: 571556981
WASHINGTON MUTUAL BANK LOAN #: 5006395544
THIS DOCUMENT WAS PREPARED BY: REBECCA DIAZ

LOAN MODIFICATION AGREEMENT

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS:
ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE
THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement ("Modification"), effective the Eleventh day of February, 2002, between Leanna Newbold, ("Borrower (s)") and Washington Mutual Bank, FA, Successor by Corporate Merger To PNC Mortgage Corp. of America, ("Lender") amends and supplements (1) the Note (the "Note") made by the Borrower, dated May 7, 1992, in the original principal sum of U.S.\$81,200.00 and (2) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), recorded on May 11, 1992, as instrument number 92029642 in the Official Records of Lake County, Indiana. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"), located at 3169 Eastwind Court, Crown Point, In. 46307, the real property being described as follows:

"See Attached Legal Description"

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument, and the Lender has agreed pursuant to the terms and conditions herein. In consideration of the agreements herein, and other good and valuable consideration, the Borrower and Lender hereby agree to modify the terms of the Note and Security Instrument as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower represents that the Borrower [X] is, [] is not, the occupant of the Property.
2. The Borrower acknowledges that the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such costs and expenses, together with unpaid accrued interest, in the total amount of U.S.\$1,750.47, have been added to the indebtedness under the terms of the Note and Security Instrument, and that as of April 1, 2002, the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S.\$75,120.76.

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3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 8.375%, beginning March 1, 2002. The Borrower promises to make monthly payments of principal and interest of U.S.\$570.97, beginning on the First day of April, 2002, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. In addition to the monthly principal and interest payment the Borrower will be required to make monthly impound payments in the initial amount of U.S.\$108.56, Hazard Insurance in the amount of \$47.32 and private mortgage insurance in the amount of \$33.17, for a total monthly installment of U.S.\$760.02. If on March 1, 2032, (the "Modified Maturity Date") the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date. The Borrower will make such payments at P.O. Box 1093, Northridge, CA 91328-1093, or at such other place as the Lender may require.
4. Except as otherwise modified herein, the Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.
5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

*** ALL SIGNATURES MUST BE ACKNOWLEDGED BY A NOTARY PUBLIC ***
 (To be signed by all borrowers, endorsers, guarantors, sureties, and other parties signing the Note or Security Instrument.)

BORROWER:

LENDER: Washington Mutual Bank, FA,
 Successor by Corporate Merger to
 PNC Mortgage Corp. of America

Leanna Newbold / Leanna Cartwright
 Leanna Newbold
 Date
 3-7-02

Jeanne Cooper AVP
 By: Jeanne Cooper AVP
 Date
 3/13/02



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ALL-PURPOSE ACKNOWLEDGMENT

State of California
County of Los Angeles } ss.

On April 1, 2002, before me, Lisa R. Millhouse, Notary Public,
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")
personally appeared Jeanne Cooper,
Name(s) of Signer(s)

- personally known to me
- 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.

Lisa R. Millhouse
Signature of Notary Public

Place Notary Seal Above

Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!
OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer

- Signer's Name: _____
- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

Signer Is Representing: _____

RIGHT THUMBPRINT OF SIGNER
Top of thumb here

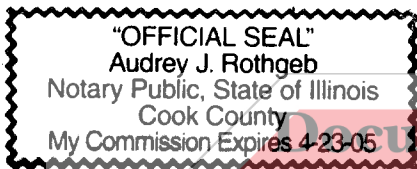
CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of ILLINOIS
~~California~~
County of COOK } ss.

On Mar. 7, 2002, before me, Audrey J. Rothgeb
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")
personally appeared Leanna Newbold / Leanna Cartwright
Name(s) of Signer(s)

- personally known to me
- 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.

Audrey J. Rothgeb
Signature of Notary Public

Place Notary Seal Above

OPTIONAL
Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

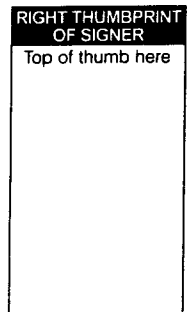
Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer

- Signer's Name: _____
- Individual
 - Corporate Officer — Title(s): _____
 - Partner — Limited General
 - Attorney in Fact
 - Trustee
 - Guardian or Conservator
 - Other: _____

Signer Is Representing: _____



LEGAL DESCRIPTION

**LOT 1148, LAKES OF THE FOUR SEASON, UNIT NO. 8, AS RECORDED
IN PLAT BOOK 38, PAGE 88, IN THE OFFICE OF THE RECORDER OF
LAKE COUNTY, INDIANA.**



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