

2003 115526

2003 APR 17 11:30

Prepared by Janice Lang
ABN AMRO Mortgage Group, Inc.,
7159 Corklan Drive, Jacksonville, FL 32258

1448630

[Space Above This Line For Recording]

LOAN MODIFICATION AGREEMENT

FHA Case #151-5304902

AAMG Mortgage Loan #1196565

This Loan Modification Agreement ("Agreement"), made this 17th day of April 2003, between **Dennis M. Little**, and wife, **Lauri A. Little**, whose address is 429 Rensselaer, Griffith, Indiana, 46319, ("Borrowers") and ABN AMRO Mortgage Group, Inc., whose address is 7159 Corklan Drive, Jacksonville, Florida, 32258, ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), to **Trustcorp Mortgage**, in the original principal amount of **\$89,500.00**, dated October 22, 1997, recorded October 27, 1997, in Book Number 97072696, as assigned to ABN AMRO Mortgage Group, Inc., in the Public Records of **Lake County, Indiana**, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at **429 Rensselaer, Griffith, Indiana, 46319**, the real property described being set forth as follows:

THE PROPERTY AS DESCRIBED IN THE MORTGAGE REFERRED TO HEREIN ABOVE

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

As of **June 1, 2003**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$90,404.09**, consisting of the amount(s) loaned to the Borrower by the Lender and interest capitalized to date in the amount of **\$5,282.15**.

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 **7.5%**, from **May 1, 2003**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$632.12**, beginning on **June 1, 2003**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **May 1, 2033** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date. **The Borrower will make such payments at ABN AMRO Mortgage Group, Inc., 7159 Corklan Drive, Jacksonville, FL, 32258**, or at such other place as the Lender may require.

If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The Notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

The Borrower also will comply with all other covenants, agreements, and requirements of 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; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to any change or adjustment in the rate of interest payable under the Note; and
- (b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

When Recorded Mail to:
First American Title
Special Default Services
3355 Michelson Way, Suite 250
Irvine, CA 92612
Attn: Alex Velazquez

2
9/16/01 753
1400
MS

Nothing in this Agreement 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 Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

[Space Below This Line For Acknowledgments]

Borrower's Acknowledgment

Dennis M. Little
Dennis M. Little
Lauri A. Little
Lauri A. Little

Two Witness Signatures Are Required

[Signature]
Witness #1 Signature
Mark Gile
Witness #1 Print Name
Lisa Bellaban
Witness #2 Signature
Lisa Bellaban
Witness #2 Print Name

Notary Acknowledgement

State of **Indiana**

} SS.

County of Lake

} SS.

On the 23 day of April in the year 2003, before me, the undersigned, a Notary Public in and for said State, personally appeared, **Dennis M. Little and Lauri A. Little**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person (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 on behalf of which the person (s) acted, executed the instrument. Witness my hand and official seal.

Lennea E. Powers
Notary Public Signature
Notary Public Seal issued in Lake County
Print Name: Lennea E. Powers
My Commission Expires: 6-17-09

(Notary stamp or seal)

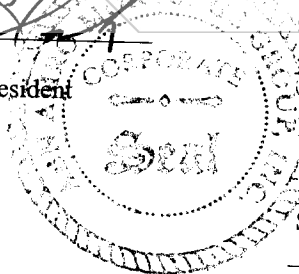
Lender's Acknowledgment

ABN AMRO Mortgage Group, Inc.

By:

Mimi Clark
Mimi Clark
Its: Assistant Vice President

(Corporate Seal)



Witness:

B. Harmon
Signature

Brenda Harmon
Print Name

Frances Vanover
Signature

Frances Vanover
Print Name

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 10 day of October, 2003 by Mimi Clark, as Assistant Vice President of ABN AMRO Mortgage Group, Inc. who produced self as identification or who is personally known to me.

Date 10/31/03

(Notary Seal)

[Signature]
Notary Public
Print Name **Veronica Frasier**
My Commission Expires: _____



Legal Description

THE FOLLOWING DESCRIBED REAL ESTATE LAKE COUNTY, IN THE STATE OF INDIANA: LOTS 38 AND 39 IN BLOCK 3 IN OAK FOREST ADDITION TO GRIFFITH, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 2 PAGE 79, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

