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RECORDING REQUESTED BY:

and

2005 079649

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FIRST FRANKLIN FINANCIAL  
2150 NORTH FIRST ST.  
SAN JOSE, CA 95131

STATE OF INDIANA  
LARGE COUNTY  
FILED FOR RECORD

2005 SEP 14 AM 9:03

MICHAEL A. BROWN  
RECORDER

Loan Number: 4000313668

Date: April 18, 2005

### REFORMATION / AMENDMENT TO MORTGAGE

THIS AGREEMENT is made effective the April 18, 2005, between First Franklin a Division of National City Bank of Indiana ("Lender") and "Kenneth Moore, Unmarried" ("Borrower(s)").

#### RECITAL

2. a. Borrower made and delivered to Lender a Promissory Note (the "Note") in the principal amount of \$28,900.00, dated April 11, 2005 evidencing a loan in that sum made by Lender to Borrower(s).

b. The Note is secured by a Mortgage recorded in the office of the County Recorder of Lake on 4/15/05, as document # 2005-030134, against the real property commonly known as 7331 Randolph Street, Hobart, IN 46342 and legally described as: 2005-030134

**LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.**

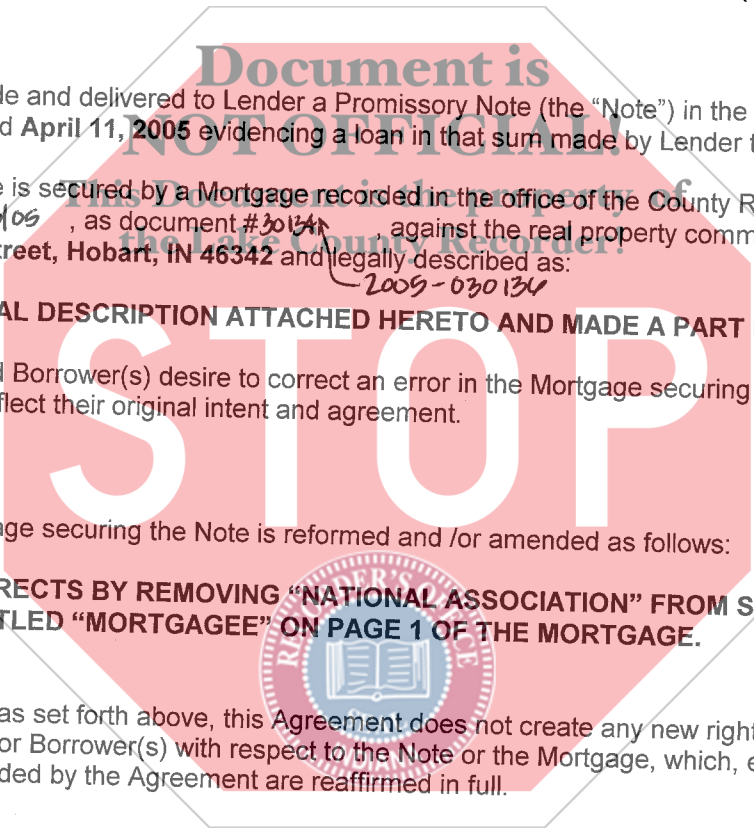
c. Lender and Borrower(s) desire to correct an error in the Mortgage securing the Note to Accurately reflect their original intent and agreement.

#### AGREEMENT

1. The Mortgage securing the Note is reformed and /or amended as follows:

**CORRECTS BY REMOVING "NATIONAL ASSOCIATION" FROM SECTION (C) ENTITLED "MORTGAGEE" ON PAGE 1 OF THE MORTGAGE.**

2. Other than as set forth above, this Agreement does not create any new right or obligation for either Lender or Borrower(s) with respect to the Note or the Mortgage, which, except as reformed and / or amended by the Agreement are reaffirmed in full.



ck#  
0001636  
av.  
200  
16  
J.M.

*Kenneth Moore*

Kenneth Moore

*4/18/05*  
Date

*Steve Barnett*

BY: STEVE BARNETT, VP OF MORTGAGE OPERATIONS AS ATTORNEY IN FACT DATE

*4/18/05*

STATE OF CALIFORNIA  
COUNTY OF SANTA CLARA

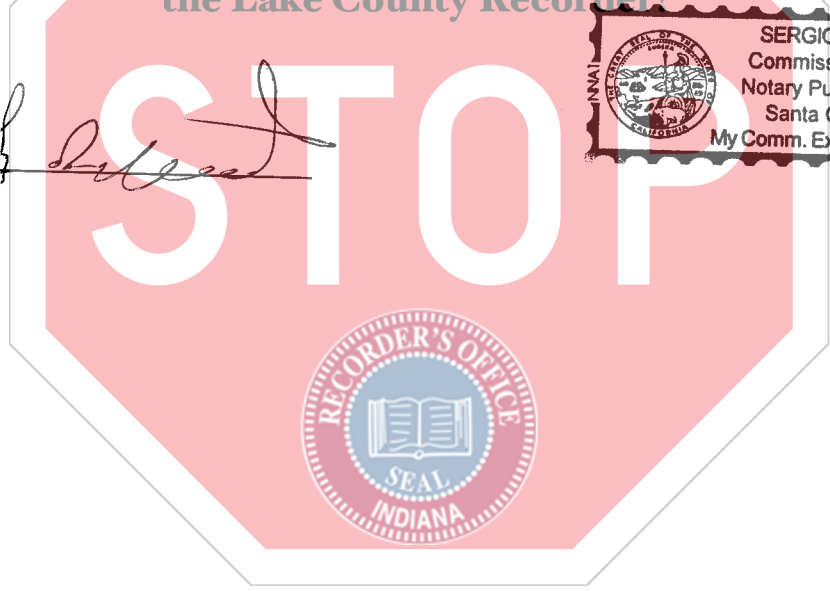
On APR 18 2005 before me, SERGIO R. INSUASTI, personally appeared STEVE BARNETT, VP OF MORTGAGE OPERATIONS AS ATTORNEY IN FACT personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/ their 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

*[Handwritten Signature]*

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



Part of the Northwest Quarter of the Southwest Quarter of Section 16, Township 35 North, Range 7 West of the 2nd Principal Meridian, described as follows: Beginning at a point on the West line of the Southwest Quarter of Section 16 aforesaid, 300 feet South of the South line of the Chicago and Grand Trunk Railroad right of way, thence East at a right angle of 190 feet, thence South at a right angle 110 feet; thence West at a right angle 190 feet to the West line of the Southwest Quarter of said Section 16, thence North 110 feet to the place of beginning, in Lake County, Indiana.

Pin #

34-22-0004-0035



**CORRECTION AGREEMENT  
LIMITED POWER OF ATTORNEY**

On April 11, 2005, the undersigned Borrower(s), for and in consideration of the approval, closing and funding of their mortgage loan (No. 4000313668), hereby grant INDIANA TITLE NETWORK COMPANY

BANK OF IN as settlement agent and/or FIRST FRANKLIN A DIVISION OF NAT. CITY as Lender limited power of attorney to correct and/or execute or initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

**THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE (NOR THE MARGIN OR INDEX FOR VARIABLE RATE LOANS) THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENTS.** Any of these specified changes must be executed directly by the undersigned.

This Limited Power of Attorney shall automatically terminate 180 days from the closing date of the undersigned's mortgage loan.

IN WITNESS WHEREOF, the undersigned have executed this Limited Power of Attorney as of the date and year first above referenced.

*[Signature]* (Seal) (Seal)  
KENNETH MOORE -Borrower -Borrower  
(Seal) (Seal)  
-Borrower -Borrower

State of Indiana

County of Lake

On

[Date]

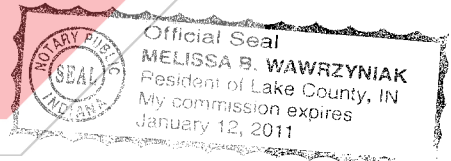
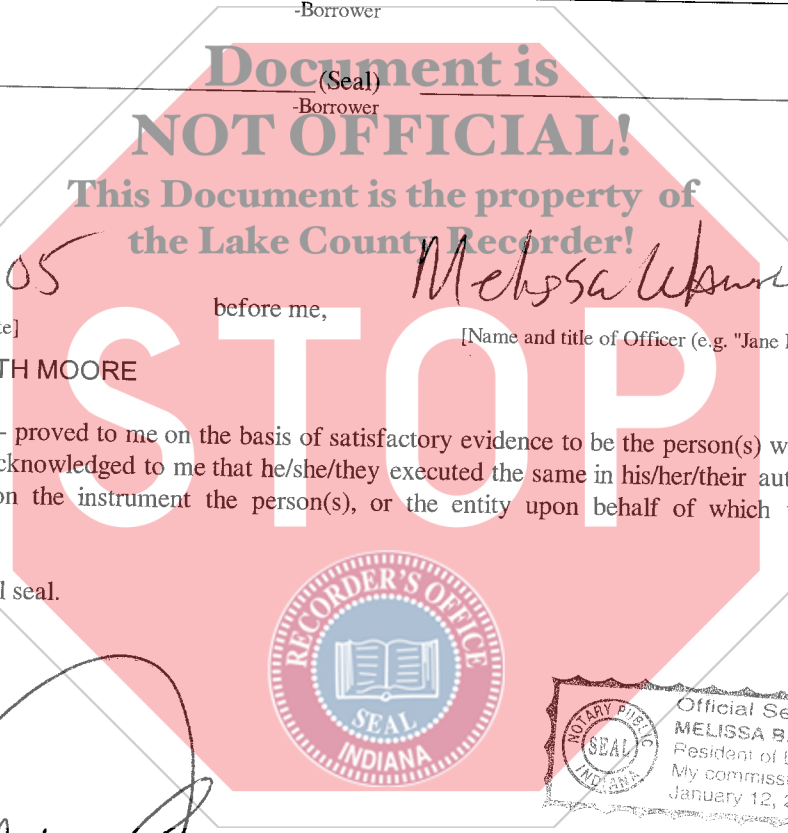
before me,

*[Signature]*  
[Name and title of Officer (e.g. "Jane Doe, Notary Public")]

personally appeared KENNETH MOORE

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 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 in and for said state.

ORIGINAL