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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2006 066343

2006 AUG -1 PM 1:00

MICHAEL A. BROWN  
RECORDER

FHA Case No. 151-5100871  
8450447357

### LOAN MODIFICATION AGREEMENT

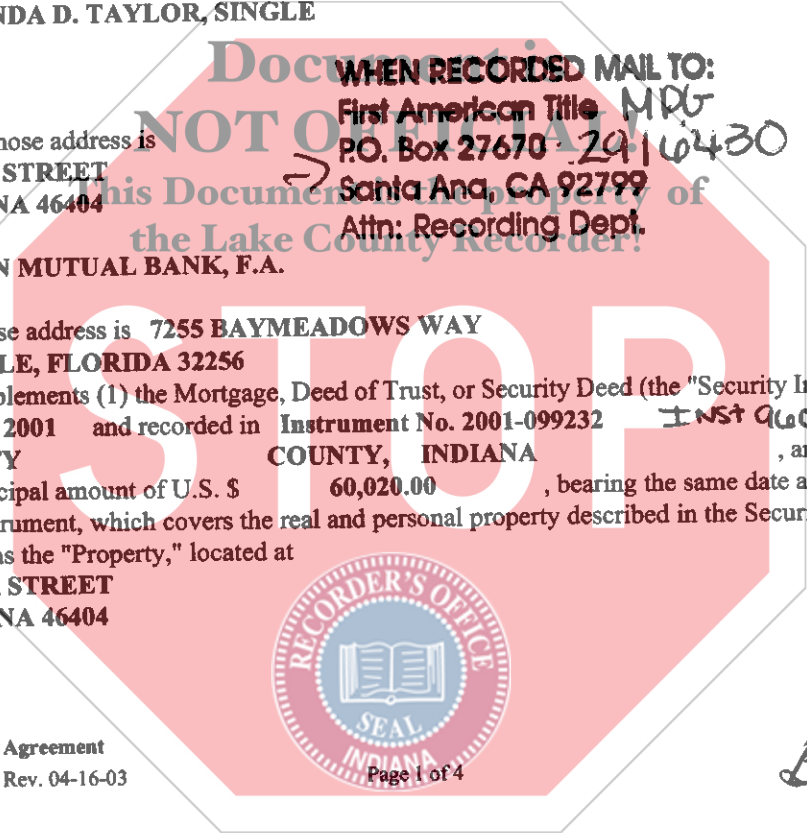
This Loan Modification Agreement ("Agreement"), made this **JUNE 8, 2006**  
between **BRENDA D. TAYLOR, SINGLE**

("Borrower"), whose address is  
**2201 ARTHUR STREET  
GARY, INDIANA 46404**  
and  
**WASHINGTON MUTUAL BANK, F.A.**

("Lender"), whose address is **7255 BAYMEADOWS WAY  
JACKSONVILLE, FLORIDA 32256**

amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **OCTOBER 26, 2001** and recorded in **Instrument No. 2001-099232**, and (2) the Note, in **LAKE COUNTY** **COUNTY, INDIANA**, 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 **2201 ARTHUR STREET  
GARY, INDIANA 46404**

**WHEN RECORDED MAIL TO:**  
**First American Title - MRG**  
**PO. Box 27670 - 2916430**  
**Santa Ana, CA 92799**  
**Attn: Recording Dept.**



HUD Modification Agreement  
FAND# HUDMOD Rev. 04-16-03

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*BJ* \_\_\_\_\_

*202*  
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*22-*  
*123*

the real property described is located in LAKE COUNTY COUNTY, INDIANA  
and being set forth as follows:  
**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;**

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):

1. As of **JUNE 1, 2006**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **61,000.27** consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.

2. 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 **6.875 %**, from **JUNE 1, 2006**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **400.73**, beginning on the first day of **JULY, 2006**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 01, 2036** (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  
**WASHINGTON MUTUAL BANK, F.A.  
P.O. BOX 3200  
MILWAUKEE, WISCONSIN 53201**

or at such other place as the Lender may require.

3. 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 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.

4. 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 cancelled, 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.

5. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

6. 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 Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

*Brenda D. Taylor*  
BRENDA D. TAYLOR

-Borrower

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

-Borrower

-Borrower

-Borrower

WASHINGTON MUTUAL BANK, F.A.

*Wendy A. Woodcock*  
Name: WENDY A. WOODCOCK  
Its: VICE PRESIDENT

-Lender



[Space Below This Line For Acknowledgment]

**BORROWER ACKNOWLEDGMENT**

STATE OF INDIANA

LAKE COUNTY SS:

On this 14th day of JUNE 2006, before me, the undersigned, a Notary Public in and for said County, personally appeared **BRENDA D. TAYLOR**

and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

My commission expires: 3-26-2009

Quentle P Hudson  
Notary Public  
**QUENTLE D. HUDSON**

**LENDER ACKNOWLEDGMENT**

STATE OF Florida

COUNTY OF Duval

The foregoing instrument was acknowledged before me this 16/27/06 by **WENDY A. WOODCOCK**, the VICE PRESIDENT of Washington Mutual, a Washington Mutual, on behalf of said entity.

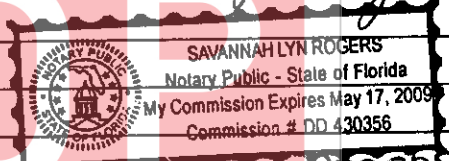
Signature of Person Taking Acknowledgment

Savannah Lyn Rogers

Printed Name

Title or Rank

Serial Number, if any



Savannah Lyn Rogers

HUD Modification Agreement  
FAND# INHUDMOD-4 Rev. 05-07-03

**THIS DOCUMENT WAS PREPARED BY:**  
**VERONICA MENTER**  
**WASHINGTON MUTUAL BANK**  
**7255 BAYMEADOWS WAY**  
**JACKSONVILLE, FL 32256**



EXHIBIT A

LOT 47 AND 48, BLOCK 4, GARY PARK 4TH ADDITION TO GARY, AS SHOWN IN PLAT BOOK 8, PAGE 31,  
LAKE COUNTY, INDIANA.



**Indiana Code 36-2-11-15(c) and 36-2-11-15(d).** The statements required by these sections are:

A. "This instrument was prepared by (**VERONICA MENTER**)."  
This provision is already required under existing law, so it should already be appearing on current documents.

B. "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 ( )."

