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When Recorded Return To: MOD 1  
First American Title Company MPG  
P.O. Box 27670  
Santa Ana, CA 92799 2992165  
Attn: Loss Mitigation Title Services

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Prepared by Sujeiry Mejia  
RE: Loan Number 1621350059  
FHA: 151-6923614-703  
(800) 446-8939 Homeowner's Assistance Department

LOAN MODIFICATION AGREEMENT  
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made effective the First day of August, 2006, between JULIE A. BLANFORD, ("Borrower") and Chase Home Finance LLC successor by merger to Chase Manhattan Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") to Chase Home Finance LLC successor by merger to Chase Manhattan Mortgage Corporation, dated DECEMBER 26, 2002, and recorded in instrument number 2003 000692, on JANUARY 3, 2003, of the Records of LAKE County, (2) the Note bearing the same date as, and secured by, the Security Instrument ("Note"), (collectively, the "Loan Documents"), which cover the real and personal property described in the Security Instrument and defined therein as the "Property", located at 7221 MONROE AVENUE, HAMMOND, INDIANA 46324, with the original principal balance U.S. \$104,900.00, and the principal balance before the loan modification being U.S. \$90,272.73, the real property described being set forth as follows:

LOT 9, BLOCK 1, GUSTAV ZACHAU'S SECOND ADDITION, IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 20, PAGE 17, IN LAKE COUNTY, INDIANA.

A.P. NO: 263604620009

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

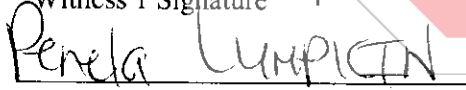
1. As of August 1, 2006, the amount payable under the Loan Documents is U.S. \$94,092.26 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Maturity Date of the above referenced Note has not been amended from January 01, 2018.
3. The Borrower 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 yearly rates as specified below:
  - (a) The rate of 6.000% for the payments due from September 1, 2006 through and including January 01, 2018.
4. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. The Borrower promises to make monthly payments of principal and interest as specified below:
  - (a) Monthly payments of \$950.34 for the payments due from September 1, 2006 through and including January 01, 2018. If on the Maturity Date, the Borrower still owes amounts under the Loan Documents as amended by this Agreement, the Borrower will pay such amounts in full on the Maturity Date.

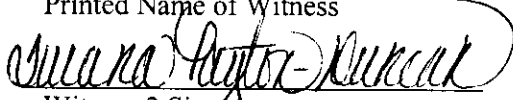
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The Borrower will make such payments at P.O. Box 78920, Phoenix, AZ 85062-8920, or at such other place as the Lender may require.

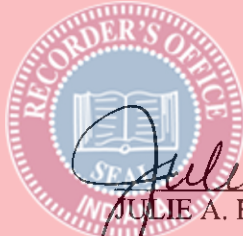
5. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by the Loan Documents. 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 the Loan Documents. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by the Loan Documents without further notice or demand on the Borrower.
6. The Borrower also will comply with all other covenants, agreements, and requirements of the Loan Documents, 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 Loan Documents; 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 Loan Documents (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 affected to, wholly or partially incorporated into, or is part of, the Loan Documents and that contains any such terms and provisions as those referred to in (a) above.
7. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents 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.

  
\_\_\_\_\_  
Witness 1 Signature

  
\_\_\_\_\_  
Printed Name of Witness

  
\_\_\_\_\_  
Witness 2 Signature

  
\_\_\_\_\_  
Printed Name of Witness



  
\_\_\_\_\_  
JULIE A. BLANFORD

Chase Home Finance LLC  
successor by merger to Chase  
Manhattan Mortgage Corporation

Brandi Powell

Witness 1 Signature

Brandi Powell

Printed Name of Witness

Wayne Wells

Witness 2 Signature

Wayne Wells

Printed Name of Witness

[Signature]

Christopher Stump  
Assistant Vice President

STATE OF OHIO  
COUNTY OF FRANKLIN

**Document is  
NOT OFFICIAL!**

*This Document is the property of  
the Lake County Recorder*

Before me, a Notary Public, in and for said County, personally appeared Christopher Stump, to me known and known to the person who, as an Assistant Vice President of Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation, the corporation which executed the foregoing instrument, signed the same, and acknowledged to me that said person did so sign said instrument in the name and behalf of said corporation as such officer; that the same is that person's free act and deed as such officer, and the free and corporate act and deed of said corporation; that said person was duly authorized thereunto by its Board of Directors.

In Testimony Whereof, I have hereunto subscribed my name, and affixed my official seal, at Columbus, Ohio, this 15th day of September, 2008



Danny P. Madden  
Notary Public

Printed Name Danny P. Madden



Danny P. Madden  
Notary Public, State of Ohio  
My Commission Expires 11-04-2010

County Of Residence: Franklin

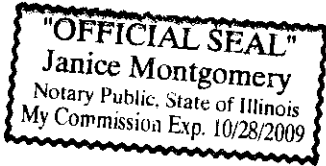
My commission expires: \_\_\_\_\_

ACKNOWLEDGEMENT

STATE OF Illinois  
COUNTY OF COOK

Before me, a Notary Public, in and for said County, personally appeared the above named JULIE A. BLANFORD who acknowledged that he/she did sign the foregoing instrument, and that the same is his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at Lansingdale Currency, this 3<sup>rd</sup> day of August, 2008.



Janice Montgomery  
Notary Public

Printed Name Janice Montgomery

County Of Residence: COOK

My commission expires: 10/28/2009



ADDENDUM

This Addendum is made a part of the Loan Modification Agreement entered into between Chase Home Finance LLC (the "Lender") and JULIE A. BLANFORD, (Borrower") dated the First day of August, 2006 (the "Loan Modification Agreement").

Notwithstanding anything to the contrary contained in the Loan Modification Agreement, the parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Lender may not pursue the Borrower for personal liability. However, the parties acknowledge that the Lender retains certain rights, including but not limited to the right to foreclose its lien under appropriate circumstances. The parties agree that the consideration for this agreement is the Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of the Borrower's default of its obligations thereunder. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability.

Signed this 3<sup>RD</sup> day of August, 2006

Subscribed and sworn before me, this 3<sup>rd</sup>  
day of August 2006, a Notary Public  
in and for SPRING COOK County,  
State of ILLINOIS  
Janice Montgomery  
(Signature)  
NOTARY PUBLIC  
My Commission expires 10/28/2009

Borrower  
Julie A. Blanford  
JULIE A. BLANFORD



Lender

Chase Home Finance LLC  
By: Christopher Stump, Assistant Vice President

Name: Christopher Stump



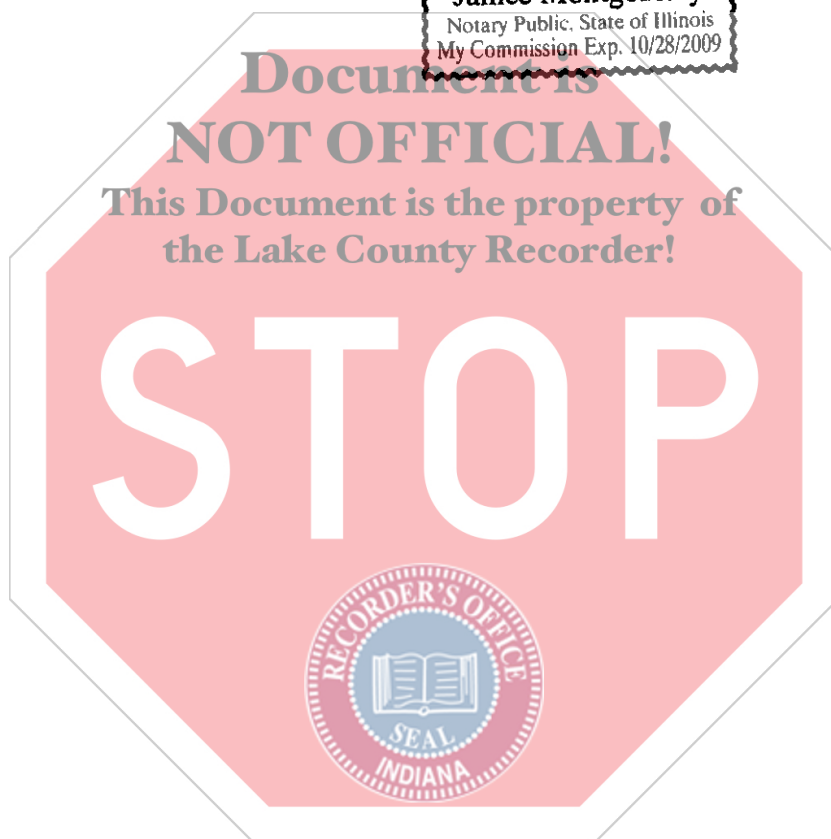
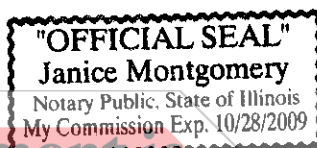
STATE OF Illinois  
COUNTY OF COOK

Before me, a Notary Public, in and for said County, personally appeared the above named JULIE A. BLANFORD, who acknowledged that he/she did sign the foregoing instrument, and that the same is his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at Lansingville, Illinois this 30<sup>th</sup> day of August, 2009.

*Janice Montgomery*  
Notary Public

My commission expires: 10/28/2009



STATE OF OHIO  
COUNTY OF FRANKLIN

Before me, a Notary Public, in and for said County, personally appeared Christopher Stump, to me known and known to the person who, as a Assistant Vice President of Chase Home Finance LLC which executed the foregoing instrument, signed the same, and acknowledged to me that said person did so sign said instrument in the name and behalf of said corporation as such officer; that the same is that person's free act and deed as such officer, and the free and corporate act and deed of said corporation; that said person was duly authorized thereunto by its Board of Directors.

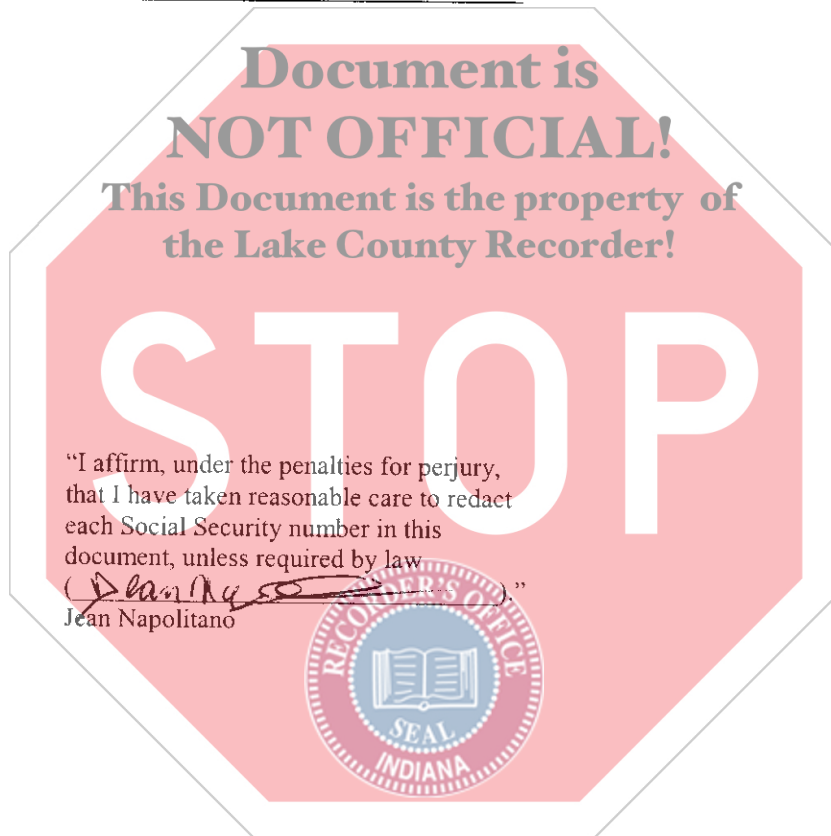
In Testimony Whereof, I have hereunto subscribed my name, and affixed my official seal, at Columbus Ohio, this 12<sup>th</sup> day of September, 2009



Danny P. Madden  
Notary Public, State of Ohio  
My Commission Expires: 11-04-2010

Danny P. Madden  
Notary Public

My commission expires: 11-4-2010



## Exhibit

# DOCUMENT CORRECTION AGREEMENT

**AGREEMENT TO CORRECT MISSTATED OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES:** In consideration of lender disbursing funds for the closing of the loan secured by the Property being encumbered, and regardless of the reason for any loss, misplacement, or inaccuracy in any Loan documents, Borrower(s) agrees as follows: If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the Loan, upon request of the Lender, Borrower(s) will comply with Lenders request to execute, acknowledge, initial and deliver to Lender any document(s) Lender deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). If the original promissory note is replaced, the Lender hereby indemnifies the Borrower(s) and such documents shall be referred to as "Replacement Documents." Borrower(s) of written request for such replacement. Borrower(s) also agrees that upon request of the Lender, Borrower(s) will supply additional amounts and/or pay to Lender any additional sum previously disclosed to Borrower(s) as a cost or fee associated with the Loan, which for whatever reason was not collected at closing.

**REQUEST BY LENDER:** Any request under this Agreement may be made by the Lender, (including assignees and persons acting on behalf of the Lender) or Settlement Agent, and shall be *Prima Facie* evidence of the necessity for same. A written statement addressed to Borrower(s) at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for Replacement Documents.

**FAILURE TO DELIVER REPLACEMENT DOCUMENTS CAN CONSITITUTE DEFAULT:** If the Loan is to be guaranteed by the Department of Veterans Affairs ("VA") or insured by the Federal Housing Administration ("FHA"), Borrower(s) failure or refusal to comply with the terms of the correction request may constitute a default under the note and/or deed of trust, and may give Lender the option of declaring all sums secured by the Loan documents immediately due and payable.

**BORROWER LIABILITY:** If Borrower(s) fails or refuses to execute, acknowledge, initial and deliver the Replacement Documents or provide the Additional Documents or Fees to Lender more than (10) days after being requested to do so by Lender, and understanding that Lender is relying on these representations, Borrower(s) agrees to be liable for any and all loss or damage which Lender reasonable sustains thereby, including, but not limited to all reasonable attorney's fees and costs incurred by Lender.

This agreement shall survive the closing of the Loan, and inure to the benefit of the Lender's successors and assigns and be binding upon the heirs, devisees, personal representatives, successors and assignees of Borrower(s).



*Julie A. Blanford*  
JULIE A. BLANFORD