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2007 049422

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2007 JUN 18 AM 10:56
MICHAEL A. BROWN
RECORDER

After Recording Return To:
FHHL-Post Closing Mail Room
1555 W. Walnut Hill Ln #200 MC 6712
Irving, TX 75038
Loan Number: 0059475343

(Space Above this Line for Recording Data)

**LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 13th day of JUNE, 2007 between PAUL J JOHNSON, Married

and FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK N.A. * ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed ("The Security Instrument"), dated 11/17/2006 and recorded in 2006 104213 of the Land / Official Records of Lake County, 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 5950 W 173RD AVENUE, LOWELL, Indiana 46356 (Property Address)

the real property described being set forth as follows:
LOT 71 IN THE MEADOWS OF CEDAR CREEK-PHASE 4, AN ADDITION TO THE TOWN OF LOWELL, LAKE COUNTY, INDIANA, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 99 PAGE 83, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

SUCCESSOR BY MERGER TO FIRST HORIZON HOME LOAN CORPORATION.

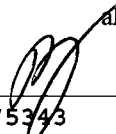
COMMUNITY TITLE COMPANY
FILE NO L 35512-D

Initials [Signature]
Loan Mod Agrmnt. 0507

18-
C/DG

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

1. As of **6/13/2007**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **196,000.00**. Borrower hereby renews and extends such indebtedness and promises to pay jointly and severally to the order of the Lender the sum of U.S. \$ **196,000.00** (the "Principal Balance"), consisting of the amount(s) loaned to borrower by Lender and any interest capitalized to date.
2. Borrower promises to pay the Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Principal Balance at the yearly rate of **6.250** %, from **6/13/2007**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,206.81**, beginning on the first day of **AUGUST**, **2007**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **7/01/2037** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date. Borrower will make such payments at **PO BOX 809, MEMPHIS, TN 38101** or at such other place as Lender may require.
3. The lien and security interest secured by this Agreement is a "Renewal and Extension" effective as of **6/13/2007**. It is the intention of the parties that all liens and security interests described in the Security Instrument are hereby renewed and extended until the indebtedness evidenced by the Note, as renewed, modified, and extended hereby, has been fully paid. Lender and Borrower acknowledge and agree that such extension, renewal, amendment, modification or rearrangement shall in no manner affect or impair the Note or the liens and security interests securing same, the purpose of this Agreement being simply to extend, modify, amend or rearrange the time and the manner of payment of the Note and the indebtedness evidenced thereby, and to carry forward all liens and security interests securing the Note (including if applicable any and all vendor's liens securing the Note), which are expressly acknowledged by the Borrower to be valid and subsisting, and in full force and effect so as to fully secure the payment of the Note. The Borrower hereby expressly waives the benefit of any and all statutes of limitation which might otherwise inure to Borrower's benefit, or be in any way applicable to Borrower's obligations under the terms of any and all instruments described herein.
4. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. If Lender exercises this option, Lender shall give 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 Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.
5. Borrower also will comply with all other covenants, agreements and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other

Initials 
0059475343

ACCEPTED AND AGREED TO BY THE
OWNER AND HOLDER OF SAID NOTE
FIRST HORIZON HOME LOANS,
A DIVISION OF FIRST TENNESSEE BANK N.A.
By: Robin Smith
ROBIN SMITH

Paul J Johnson
Borrower PAUL J JOHNSON

Its: VICE PRESIDENT

Borrower

Borrower

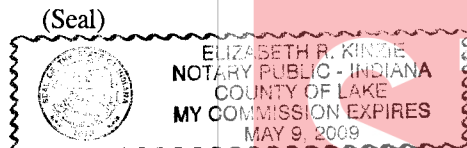
Borrower

State of INDIANA :
County of LAKE :

Before me, a Notary Public on this day personally appeared
PAUL J JOHNSON

known to me (or proved to me) on the oath of _____,
through Drivers License (description of identity card or other document) to be the
person whose name is subscribed to the foregoing instrument and acknowledgement to me that he/she/they
executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of this office this 13 day of June, 2007



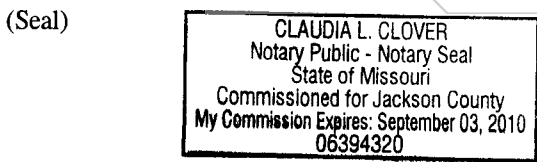
Elizabeth R. Kinzie
Notary Public

Corporate Acknowledgement

State of MISSOURI :
County of JACKSON :

Before me, the undersigned authority, on this day personally appeared ROBIN SMITH,
a VICE PRESIDENT of FIRST HORIZON HOME LOANS,
A DIVISION OF FIRST TENNESSEE BANK N.A. (personally known to me or
proved to me on the basis of satisfactory evidence) subscribed to the foregoing instrument, and acknowledged to
me that he/she executed the same for the purposes and consideration therein expressed as the act and deed of said
corporation and in the capacity therein stated.

Given under my hand and seal of this office this 14TH day of JUNE, 2007



Claudia L. Clover
Notary Public

"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."
PREPARED BY: Amber Healy 0059475343
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