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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2007 051599

2007 JUN 26 AM 8:47

When recorded mail to:
First American Title Lenders Advantage
Loss Mitigation Title Services- LMTS
1100 Superior Ave., Ste 200
Cleveland, OH 44114
Attn: National Recordings 1120

MICHAEL A. BROWN
RECORDER

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Chase Home Finance LLC
3415 Vision Drive
Columbus, OH 43219
Prepared by Brandon Moses
RE: Loan Number 1928266910
FHA: 151-7255162-703
(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 March, 2007, between **GREGORIO ORTIZ, JR.** ("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 CONTOUR MORTGAGE GROUP, INC., dated JULY 17, 2003, and recorded as Instrument Number: 2003-076215, on JULY 23, 2003, of the Records of LAKE COUNTY, and subsequently assigned to Chase Home Finance LLC successor by merger to Chase Manhattan Mortgage Corporation 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 2737 WELLS STREET, LAKE STATION, INDIANA 46405, with the original principal balance U.S. \$104,037.00, and the principal balance before the loan modification being U.S. \$99,596.13, the real property described being set forth as follows:

LOT 15 AND THE SOUTH 15 FEET OF LOT 14 IN BLOCK 1 IN SAYLER MANOR IN THE TOWN OF EAST GARY, NOW CITY OF LAKE STATION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 32 PAGE 9, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

A. P. NO.: 142001510015

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):

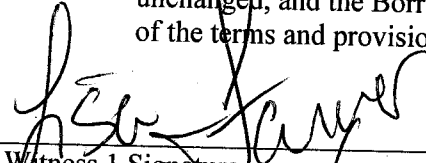
1. As of March 1, 2007, the amount payable under the Loan Documents is U.S. \$111,596.67 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Maturity Date of the above referenced Note has not been amended from August 01, 2033.

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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 5.500% for the payments due from April 1, 2007 through and including August 01, 2033.
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 \$668.32 for the payments due from April 1, 2007 through and including August 01, 2033. 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.

The Borrower will make such payments at P.O. Box 78420, Phoenix, Arizona 85062-8420, or at such other place as the Lender may require.

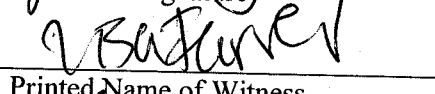
5. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full 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.



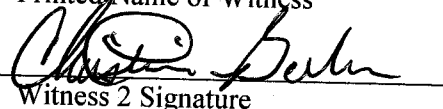
 Witness 1 Signature



 GREGORIO ORTIZ, JR.



 Printed Name of Witness



 Witness 2 Signature
 Christina Barker

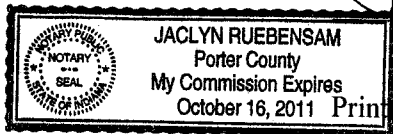
 Printed Name of Witness

ACKNOWLEDGEMENT

STATE OF Indiana
COUNTY OF Porter

Before me, a Notary Public, in and for said County, personally appeared the above named **GREGORIO ORTIZ, JR** 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 Portage, IN, this 25 day of March, 2007



Jaclyn Ruebensam

Notary Public

Printed Name Jaclyn Ruebensam

County Of Residence: ~~Porter~~

My commission expires: 10/16/11

Porter

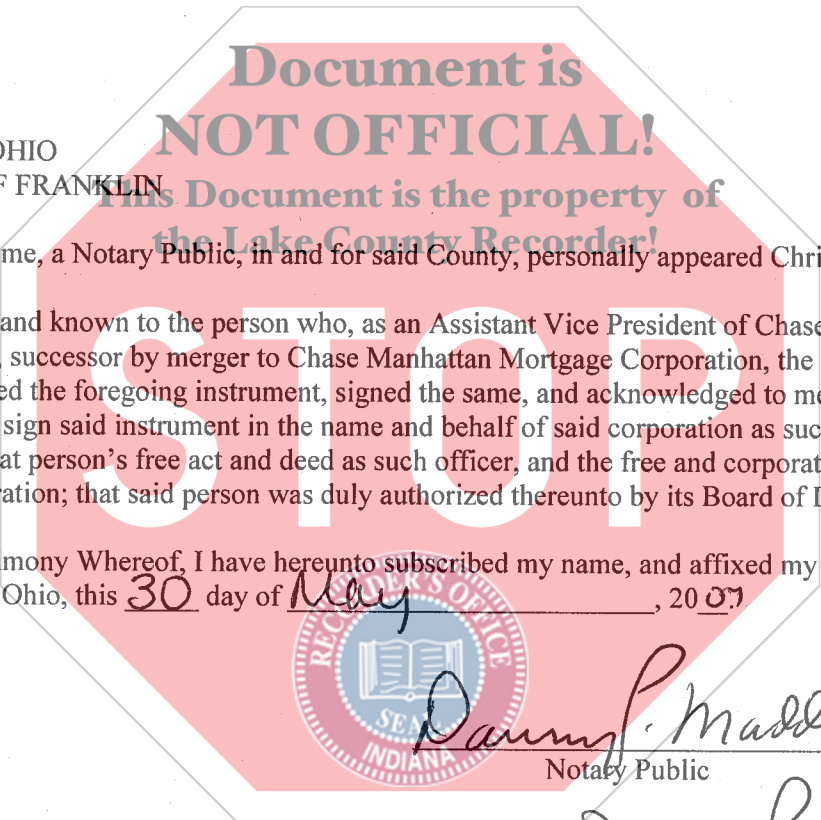


Chase Home Finance LLC
successor by merger to Chase
Manhattan Mortgage Corporation

[Signature]
Witness 1 Signature
Tiffany Bagland
Printed Name of Witness

[Signature]
Christopher Stump
Assistant Vice President

[Signature]
Witness 2 Signature
Eva Zamudio
Printed Name of Witness



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 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 30 day of May, 2007



[Signature]
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: _____

 ORTIZ
12469434 IN
FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT

"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 [Signature]."
Shirley Bonner