

4

RECORDING REQUESTED BY:

and

Return to:

2007 090022

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2007 NOV 14 AM 10:18

MICHAEL A. BROWN
RECORDER

PLEASE RETURN TO:
SECURITY CONNECTIONS, INC.
595 UNIVERSITY BOULEVARD #1
IDAHO FALLS, ID 83401



Loan Number: 4000754839
MIN: 100425240007548396

Date: January 10, 2007

REFORMATION / AMENDMENT TO MORTGAGE

THIS AGREEMENT is made effective the 10TH DAY OF JANUARY, 2007, between NATIONPOINT, A DIV. OF FFFC, AN OP. SUB. OF MLB&T CO., FSB ("Lender") and ANDREW J LEROY AND ANTONICE J THOMAS LEROY ("Borrower(s)").

RECITAL

2. a. Borrower made and delivered to Lender a Promissory Note (the "Note") in the principal amount of \$204,000.00, dated January 3, 2007, 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 1-10-2007, as document # _____, against the real property commonly known as 16976 Red Oak DR, Lowell, IN 46356 and legally described as:
2007.002426

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 RE-RECORDING MORTGAGE WITH ATTACHED PREPAY RIDER
- CORRECTS BY CHECKING THE "OTHER" RIDER BOX AND ADDING "PREPAY RIDER" BELOW IT, ON PAGE 2 OF THE MORTGAGE
- CORRECTS BY CHANGING THE MARGIN ON PAGE 1 OF THE ADJUSTABLE RATE RIDER FROM 2.7500% TO 5.4000%

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.



Handwritten notes: y, 18.00, 134623, 134811, a

~~ANDREW J. LEROY~~ _____

1-20-07
DATE

~~ANTONICE J THOMAS LEROY~~ _____

1-20-07
DATE

STATE OF Indiana
COUNTY OF LAKE

Document is NOT OFFICIAL!

On 1-20-07 before me, Teresa J. Seng, personally
This Document is the property of the Lake County Recorder!

appeared **ANDREW J. LEROY AND ANTONICE J THOMAS LEROY** 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



"OFFICIAL SEAL"
Teresa J. Seng
Notary Public, State of Illinois
My Commission Expires 06-02-2010

PREPAYMENT RIDER

This Prepayment Rider is made this 3rd day of January 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or the Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note (the "Note") to

NATIONPOINT, A DIV. OF FFFC, AN OP. SUB. OF MLB&T CO., FSB

("the Lender") of the same date and covering the property described in the Security Instrument and located at:
16976 RED OAK DR
LOWELL, IN 46356

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security instrument, Borrower and Lender further covenant and agree as follows:

Borrower can make a partial prepayment at anytime without paying any charge. Borrower may make a full prepayment at anytime subject to a prepayment charge as follows:


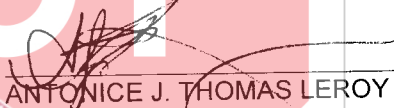
If within the first 36 months after the date Borrower executes the Note, Borrower makes a full prepayment (including prepayments occurring as a result of the acceleration of the maturity of the Note), Borrower must, as a condition precedent to a full prepayment, pay a prepayment charge not to exceed:

- 3 percent of the unpaid principal balance if the loan is prepaid within the first year.
- 2 percent of the unpaid principal balance if the loan is prepaid within the second year.
- 1 percent of the unpaid principal balance if the loan is prepaid within the third year.
- 0 percent of the unpaid principal balance if the loan is prepaid within the fourth year.
- 0 percent of the unpaid principal balance if the loan is prepaid within the fifth year.

NOTICE TO BORROWER!
This Document is the property of
the Lake County Recorder!

Do not sign this Prepayment Rider before you read it. This Loan agreement provides for the payment of a penalty if you wish to repay the loan prior to the date provided for repayment in the loan agreement.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Prepayment Rider.

 _____ ANDREW J. LEROY	(Seal) -Borrower	 _____ ANTONICE J. THOMAS LEROY	(Seal) -Borrower
_____	(Seal) -Borrower	_____	(Seal) -Borrower
_____	(Seal) -Borrower	_____	(Seal) -Borrower

Adjustable Rate Prepayment Rider - 1st Liens - AR, IL, IN, KY, MI, MS & OH
Fixed Rate and Balloon Prepayment Rider - 1st Liens - AR, IL, IN, KY & MS
Fixed Rate and Balloon Prepayment Rider - 2nd Liens - AR
MFCD6035
FF008710

4000754839

CERTIFIED TO BE
A TRUE AND CORRECT COPY
OF THE ORIGINAL

No: 920066699

EXHIBIT "A"

LEGAL DESCRIPTION

Lot 56 in Oaks of Cedar Creek, Phase One, an Addition to the Town of Lowell, Indiana, as per plat thereof, recorded in Plat Book 86 pge 1, and amended by Certificate of Correction recorded September 23, 1999 as Document No. 99078925, and amended by Plat of Correction recorded February 28, 2000 in Plat Book 88, page 13, and amended by Plat of Re-Subdivision of Oaks of Cedar Creek, Phase One, recorded March 1, 2001 in Plat Book 89 page 91, in the Office of the Recorder of Lake County, Indiana.

STOP

