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LAKE COUNTY
FILED FOR RECORD
2008 NOV -5 AM 9:13
MICHAEL L. BROWN
RECORDER

Recording Requested by & when
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T.D. Service Company - SNK
1820 E First Street Suite #300
Santa Ana CA 92705

Created by:
ResMAE Mortgage Corporation
Prepared by: Lynette Travis
7101 College Blvd Ste 1400
Overland Park, KS 66210
[Signature]

When Recorded Return to:
ResMAE Mortgage Corporation
7101 College Blvd Ste 1400
Overland Park, KS 66210

3420994DT1

1002775114

LOAN MODIFICATION WORKOUT AGREEMENT

This Loan Modification/Workout Agreement ("Modification") is effective 8-30-08, by and between **Mortgage Electronic Registration System, Inc., P.O. Box 2026, Flint MI 48501-2026**, as nominee for **ResMAE Mortgage Corporation** designated as the BENEFICIARY, and **BERSHAWN PERKINS** (the "Borrower"), and is a summary of the LOAN MODIFICATION AGREEMENT executed by the parties this date. This amends and supplements (1) the Note (the "Note") made by the Borrower, dated **May 31, 2007** in the original principal sum of U.S. **\$85,498.00** and (2) the Mortgage or Deed of Trust (the "Security Instrument"), recorded on **June 11, 2007** as **Instrument Number 2007047133** in **Lake County, Indiana**. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real (and personal property, if any) described in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located at **4369 Madison Street, Gary IN 46408**. That real property is also described as follows:

SEE ATTACHED LEGAL DESCRIPTION.

The Borrower promises to pay the Unpaid Principal Balance of **\$88,554.48**, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **8.25%**, beginning **September 1, 2008**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$672.03**, beginning on the **1st day of October 2008**, and continuing thereafter on the same day of each succeeding month. If on **June 1, 2037** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Maturity Date. The Borrower will make such payments at **P.O. Box 7149, Pasadena, CA 91109-7149** or at such other place as the Lender may require.

PREVIOUS DISCHARGE IN BANKRUPTCY In the event that the underlying debt has been discharged as a result of a prior bankruptcy proceeding, ResMAE Mortgage Corporation hereby acknowledges that it is not assessing personal liability for the debt to the borrower(s) and that its recourse in collection matters shall be limited to the collateral described in the security instrument.

I affirm under the penalties of perjury that I have taken reasonable care to redact each social security number in this document unless required by law. *[Signature]*
Signature

*Ok # 343074
11/5/08*

8-30-08
Date

Bershawn Perkins
BERSHAWN PERKINS -Borrower

Date -Borrower

Nicole M. Cormick
Witness Signature for Borrower

Witness Signature for Borrower

STATE OF INDIANA, County ss:
On this 30 day of August 2008, before me, a Notary Public for the State of INDIANA,
personally appeared **BERSHAWN PERKINS** known to me to be the person(s) subscribed to the
foregoing instrument and acknowledged to me that they executed the same.

My Appointment expires:

Pamela Lamb

Notary's Signature for INDIANA
Residing at _____ County, INDIANA

PAMELA LAMB
Lake County
My Commission Expires
August 30, 2014

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9/11/08
Date

Ronda Schrader
RONDA SCHRADER, VICE PRESIDENT -Lender
By: RESMAE MORTGAGE CORPORATION

LaShonda Davis
Witness Signature for Lender

Sherry Ward
Witness Signature for Lender

STATE OF KANSAS, Johnson County ss:
On this 11 day of September 2008, before me, a Notary Public for the State of Kansas,
personally appeared **RONDA SCHRADER, VICE PRESIDENT FOR RESMAE MORTGAGE CORPORATION**
known to me to be the person whose name subscribed to the foregoing instrument and acknowledged to me that she
executed the same.

My Appointment expires:

Lynette Travis

Notary's Signature

NOTARY PUBLIC
STATE OF KANSAS
Lynette Travis
Expiration Date: 2-14-12

By signing immediately below all borrowers are agreeing to above information as factually correct and they understand that this modification is a special benefit offer and that the original terms and conditions of their mortgage are still in full force and effect.

Bershawn Perkins
BERSHAWN PERKINS

8-29-08
DATE

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NOT OFFICIAL!**

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

ResMAE is glad that we were able to assist you in this matter and we hope this resolves all outstanding issues on your mortgage account. I look forward to your phone call if you have any questions.

Sincerely,

Candace Anderson

Candace Anderson
Loan Resolution Consultant
866-804-5604 x 8741

STOP



1002775114

No: 620070849

LEGAL DESCRIPTION

Lots 21 and 22, in Block 4, in Kelley-Semmes Boulevard Heights Addition, to the City of Gary, as per plat thereof, recorded in Plat Book 9 page 23, in the Office of the Recorder of Lake County, Indiana.

