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LAKE COUNTY RECORDER
COLUMBIANA, OHIO

------(Space Above Line For Recording)-----

This multi-state instrument was completed by:

Litton Loan Servicing LP
c/o Safeguard Properties, Inc., Agent,
Eric S. Solowitch, Title Director
650 Safeguard Plaza
Brooklyn Heights, Ohio 44131

When Recorded Mail To:
Safeguard Properties, Inc.
650 Safeguard Plaza
Brooklyn Heights, Ohio 44131
ATTN: Mr. Eric Solowitch

Litton Loan No. 14762736
Investor Loan No:
Original Loan Amount: \$152,150.00

LOAN MODIFICATION OF MORTGAGE AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 24th day of April, 2008, between, **Brenda E. Browder, Single**, ("Borrower") and Mortgage Electronic Registration Systems, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt ("the Security Instrument") dated September 8, 2005 and recorded as Document Number 30283 of the **Official Records of Lake County, Indiana** (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

**750 FATIMA LANE
HOBART, INDIANA 46342**

(Property Address)

The real property described being set forth as follows:



\$7.2
OK#
428374

Lot 83 In Barrington West Phase 1, an Addition to the City of Hobart, as per plat thereof, recorded in Plat Book 86 page 78, in the Office of the Recorder of Lake County, Indiana.

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

1. As of **January 1, 2008**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$154,446.52** consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. 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 at the annual interest rate(which will change if applicable) and pay monthly payments of principal and interest in U.S. dollars("P&I") in accordance with the following schedule.

INTEREST CHANGE DATE	INTEREST RATE	PAYMENT DUE DATE	MONTHLY P&I PAYMENT
<u>01/01/2008</u>	<u>7.125%</u>	<u>02/01/2008</u>	<u>\$1,065.47</u>
	%		\$
	%		\$
	%		\$

MONTHLY PAYMENTS WILL REMAIN FIXED AT 7.125% FROM 02/01/2008 FOR THE REMAINING TERM OF THE LOAN.

If on October 1, 2035 ("Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date

The Borrower will make such payments at:

4828 Loop Central Drive
Houston, Texas 77081

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This Document is the property of
the Lake County Recorder!

3. 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 payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. This 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 the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements and requirements of the Security Instrument, 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 Security Instrument; 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 Note and Security Instrument (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 affixed to, wholly or partially incorporated into or is part of, the Note or Security Instrument and that contains any such items and provisions as those referred to in (a) above.

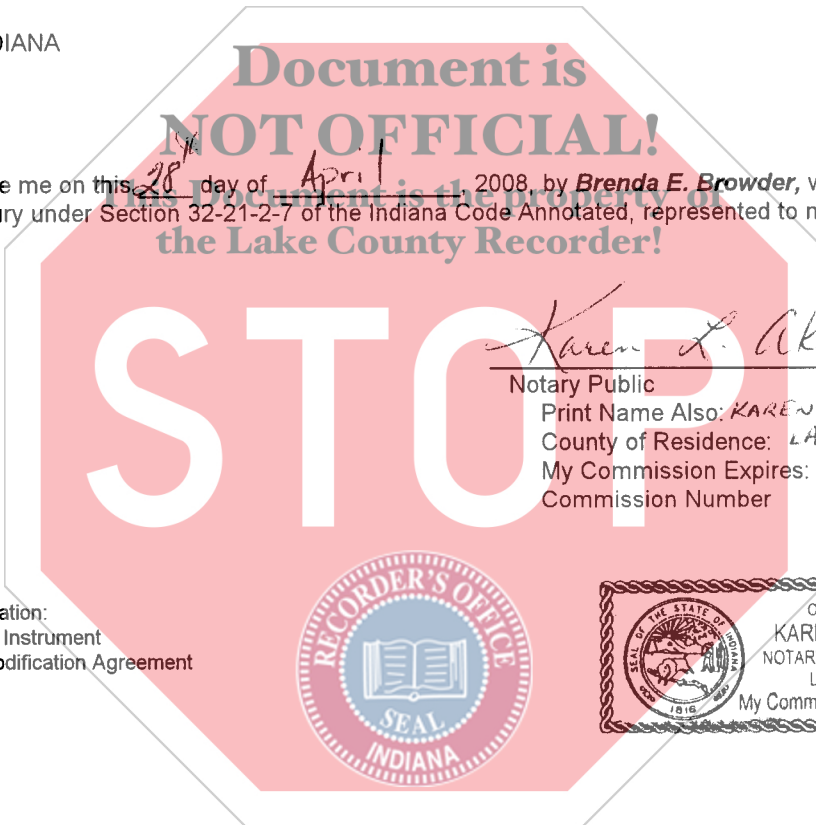
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by and comply with all of the terms and provisions thereof as amended by this Agreement.

4/28/08
Date

Brenda E. Browder (Seal)
Brenda E. Browder

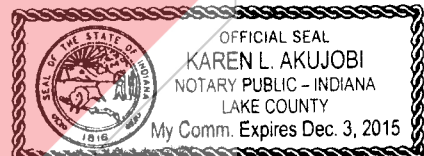
STATE OF INDIANA
COUNTY OF

Executed before me on this 28th day of April, 2008, by Brenda E. Browder, who, under penalty of perjury under Section 32-21-2-7 of the Indiana Code Annotated, represented to me to be said person.



Karen L. Akujobi
Notary Public
Print Name Also: KAREN L. AKUJOBI
County of Residence: LAKE
My Commission Expires: 12-3-2015
Commission Number

Document Preparation:
FNMA Multi-state Instrument
Standard Loan Modification Agreement
Form 3179



Mortgage Electronic Registration Systems, Inc.

JUN 21 2008 (Seal)
Date

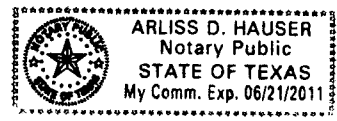
Name: **Robert Tompkins**
Title: **VICE PRESIDENT**

STATE OF Texas **Document is NOT OFFICIAL!**
COUNTY OF Harris **This Document is the property of the Lake County Recorder**
On JUN 21 2008 before me ARLISS HAUSER
Date Notary
personally appeared Robert Tompkins Signer(s)

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 entity upon behalf of which the person(s) acted, executed the instrument.

Signature of Notary Public
Print Name Also:
County of Residence:
My Commission Expires: **JUN 21 2011**
Commission Number:



OPTIONAL INFORMATION

Capacity Claimed By Signer:



Signer(s) Name: _____

Corporate Officer - Title: _____

Signer(s) is Representing: **Mortgage Electronic Registration Systems, Inc.**

