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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 060421

2009 SEP -2 AM 8:37

MICHAEL A. BROWN
RECORDER

Return To:
Equity Loan Services, Inc
1100 Superior Avenue, Suite 200
Cleveland, OH 44114
National Recording-Team 2



[SPACE ABOVE THIS LINE FOR RECORDING]

TITLE(S) OF DOCUMENT: LOAN MODIFICATION AGREEMENT

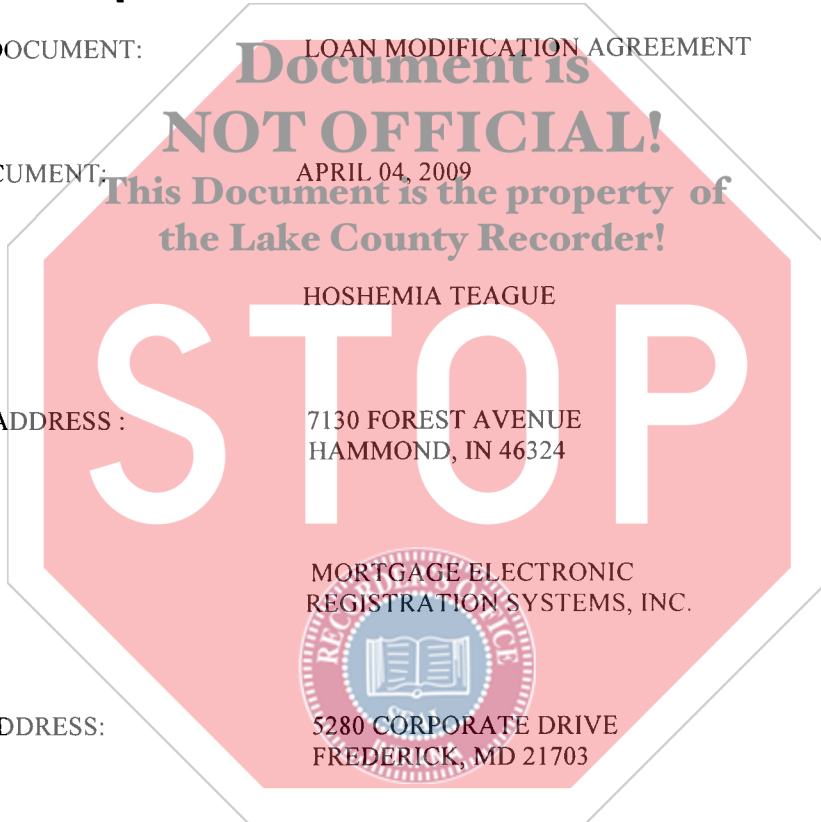
DATE OF DOCUMENT: APRIL 04, 2009

GRANTOR(S): HOSHEMIA TEAGUE

GRANTOR'S ADDRESS: 7130 FOREST AVENUE
HAMMOND, IN 46324

GRANTEE: MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

GRANTEES ADDRESS: 5280 CORPORATE DRIVE
FREDERICK, MD 21703



#24
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0423829
CWA

When recorded mail to: **MPG**

Equity Loan Services, Inc.
Loss Mitigation Title Services- LMTS
1100 Superior Ave., Ste 200
Cleveland, OH 44114
Attn: National Recordings 1120

5314872

41092995

Loan # 2004028749

LOAN MODIFICATION AGREEMENT
(PROVIDING FOR FIXED INTEREST RATE/CAPITALIZATION)

This Loan Modification Agreement ("Agreement"), made 04/20/09, between HOSHEMIA TEAGUE, Single ("Borrower") residing at 7130 FOREST AVE, HAMMOND, IN, 46324-1810 and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. by assignment as Mortgagee of record (solely as nominee for Lender and Lender's successors and assigns) ("Lender") having offices at 5280 Corporate Drive, Frederick, MD 21703 and amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") dated 01/24/07 and recorded on 02/21/07, Document number 2007-014974, Book number na, Page na in the Official Records of LAKE County, Indiana 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 7130 FOREST AVENUE, HAMMOND, IN, 46324, the real property described as being set forth as follows:

(SEE ATTACHED LEGAL DESCRIPTION)

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 04/29/09, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$123,548.29. The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses in the total amount of \$19,826.97, have been added to the indebtedness under the terms of the Note and Security Instrument and the loan re-amortized over 360 months. When payments resume on 05/01/09, the New Unpaid Principal Balance will be \$143,375.26.

2. The Borrower promises to pay the New Unpaid Principal Balance, plus Interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.500% effective 04/01/09 (the "Interest Change Date"). The Borrower promises to make monthly payments of principal and interest of U.S. \$814.07 (which does not include amounts required for Insurance and/or Taxes) beginning on 05/01/09 and continuing thereafter on the same date of each succeeding month until principal and interest are paid in full.

If on 04/01/39 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay those amounts in full on the Maturity Date. All other terms stated in the Note remain the same.

The Borrower will make such payments at Post Office Box 9481, Gaithersburg, MD 20898-9481, or at such other place as the Lender may require.

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 immediate payment in full of all sums secured by the Security Instrument.

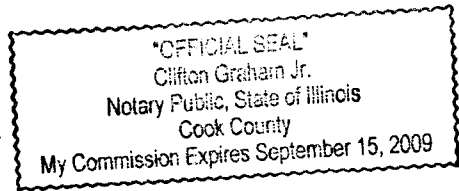
[Space Below This Line for Acknowledgments]

State of _____)
County of _____)SS
_____)

On this 04 day of _____, _____, before me personally appeared _____, to me known or proved to be the person(s) described in and who executed the foregoing instrument, and acknowledged that HE/SHE/THEY executed the same as HIS/HER/THEIR free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

Notary Public _____
My Commission Expires: _____



Document is NOT OFFICIAL!

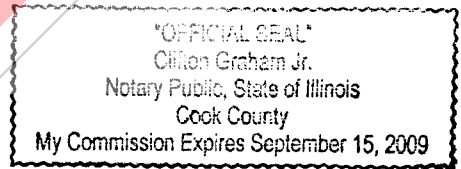
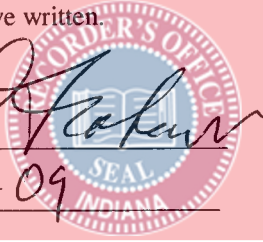
***** This Document is the property of the Lake County Recorder! *****

State of _____)
County of _____)SS
_____)

On this 04 day of MAY, 2009, before me personally appeared Hushemig League to me known or proved to be the person(s) described in and who executed the foregoing instrument, and acknowledged that HE/SHE/THEY executed the same as HIS/HER/THEIR free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

Notary Public Clifton Graham
My Commission Expires: 09-15-09



STATE OF **Maryland**
COUNTY OF **Frederick**

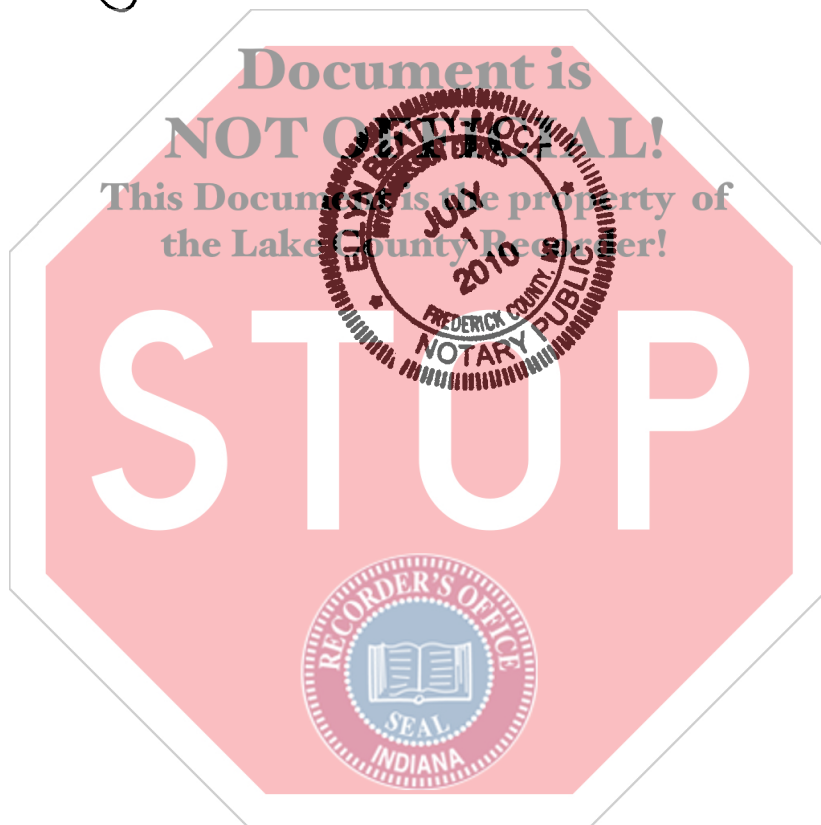
On 6/8/09 before me, Ellyn Beatty-Mock, a
Notary Public in and for said County and State, personally Appeared Erin Mack Vice President and
Mortgage Electronic Registration Systems, Inc known to be (or proved to be on the basis of satisfactory
evidence) the person(s) whose name(s) is/are subscribed to this 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.

My commission Expires July 1, 2010.

WITNESS my hand and official seal:

Ellyn Beatty-Mock
Notary Signature - Black Ink Only

Ellyn Beatty-Mock
Notary Name (Typed or Printed)



Servicer Loan #: 2004028749
Title #: 5314872
Borrower's name: Hoshemia Teague
Address: 7130 Forest Avenue, Hammond, IN 46324

This MODIFICATION AGREEMENT document was prepared by:

CitiMortgage Inc.
Loss Mitigation Department
5280 Corporate Drive
Frederick, MD 21703
301-815-5645 phone / 301-696-4473 fax
Email: amber.darling@citi.com

Amber Darling

Date

STOP



Loan number: 2004028749

Legal Description:

LOT "C" AS SHOWN ON THE RECORDED PLAT OF EGGBRECHT'S 2ND ADDITION TO HAMMOND RECORDED IN PLAT BOOK 19 PAGE 6 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

TEAGUE
41092895
FIRST AMERICAN ELS
MODIFICATION AGREEMENT

IN

WHEN RECORDED, RETURN TO:
EQUITY LOAN SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING - TEAM 1
Accommodation Recording Per Client Request

