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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 062280

2009 SEP 11 AM 8:43

MICHAEL A. BROWN
RECORDER

After Recording Return To:
RUTH RUHL, P.C.
Attn: Recording Department
2305 Ridge Road, Suite 106
Rockwall, Texas 75087



Freddie Mac Loan No.: 329044885
Loan No.: 0032673865

Document is
THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS.
ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE
THE SECURITY INSTRUMENT IS RECORDED.

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective June 1st, 2009, between Jerome B. Brown, a single man ("Borrower") and Aurora Loan Services LLC ("Lender"), and amends and supplements (1) the Note (the "Note") made by the Borrower, dated March 27th, 2006, in the original principal sum of U.S.\$ 156,000.00, and (2) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), recorded on April 3rd, 2006, in Book/Liber N/A, Page N/A, Instrument No. ~~2006-26734~~*, Official Records of Lake County, Indiana. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located at 1012 Woodhollow Drive, Schererville, Indiana 46375.

*2006026734

#26
CK# 34423
E 30v
CA

That real property is described as follows:

LOT 30 IN BLOCK 2 IN PLUM CREEK VILLAGE 5TH ADDITION, TO THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 60 PAGE 54, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PARCEL ID NUMBER: 13-396-15

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows. The Borrower and Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

1. The Borrower represents that the Borrower is, is not, the occupant of the Property.
2. 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 \$ 17,435.34 , have been added to the indebtedness under the terms of the Note and Security Instrument. As of June 1st, 2009 , the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 170,099.98 .
3. The Borrower promises to pay the Unpaid Principal Balance, 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 5.875 % beginning June 1st, 2009 . The Borrower promises to make monthly payments of principal and interest of U.S.\$ 921.13 , beginning on the 1st day of July , 2009 , and continuing thereafter on the same day of each succeeding month. If on June 1st, 2049 , (the "Modified 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 Modified Maturity Date.

The Borrower will make such payments at Aurora Loan Services LLC, 10350 Park Meadows Drive, Littleton, Colorado 80124 or at such place as the Lender may require.

4. Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and 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.

5. Nothing in this Modification 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 Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

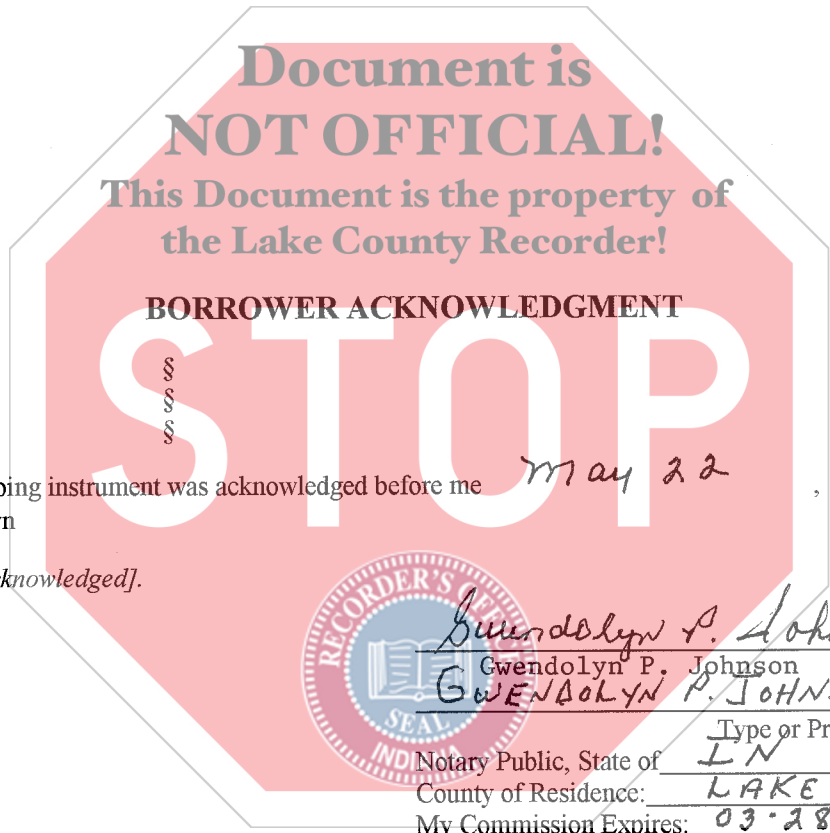
6. If one or more riders are executed by the Borrower and recorded together with this Modification, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Modification as if the rider(s) were a part of this Modification. [Check applicable box(es)]

- 1-4 Family Rider - Assignment of Rents
- Modification Due on Transfer Rider
- Bankruptcy Rider
- Other Rider



[To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Note or Security Instrument].

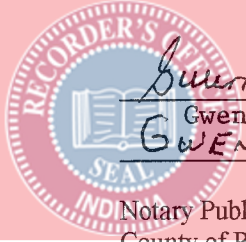
_____ (Seal)
 Date 5.22.09 Jerome B. Brown -Borrower
 _____ (Seal)
 Date _____ -Borrower
 _____ (Seal)
 Date _____ -Borrower
 _____ (Seal)
 Date _____ -Borrower



State of Indiana
County of Lake

The foregoing instrument was acknowledged before me May 22, 2009 [date],
by Jerome B. Brown
[name of person acknowledged].

(Seal)



Gwendolyn P. Johnson
 Gwendolyn P. Johnson Notary Signature
GWENDOLYN P. JOHNSON
 Type or Print Name of Notary
 Notary Public, State of IN
 County of Residence: LAKE
 My Commission Expires: 03-28-2016

Freddie Mac Loan No.: 329044885
Loan No.: 0032673865

Aurora Loan Services LLC _____ (Seal)
-Lender

7/6/09 _____
-Date

By: S. Merriman
Shawnda Merriman

Its: Sr. Vice President

LENDER ACKNOWLEDGMENT

State of Colorado

County of Douglas

The foregoing instrument was acknowledged before me this July 6, 2009 (date),
by Shawnda Merriman, Sr. Vice President,
[name of officer or agent, title of officer or agent] of Aurora Loan Services LLC

(Seal) Tamara M Twomey
NOTARY PUBLIC
State of Colorado
My Commission Expires Oct 28, 2012

Tamara M Twomey _____, on behalf of said entity.
Notary Signature
TAMARA M TWOMEY
Type or Print Name of Notary
Notary Public, State of Colorado
County of Residence: Douglas
My Commission Expires: 10/28/2012

This Instrument Was Prepared By:
RUTH RUHL, P.C.
2305 Ridge Road, Suite 106
Rockwall, TX 75087

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. Ruth Ruhl

MODIFICATION DUE ON TRANSFER RIDER

Freddie Mac Loan No.: 329044885
Loan No.: 0032673865

THIS MODIFICATION DUE ON TRANSFER RIDER, effective the 1st day of June, 2009 and is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date made by Jerome B. Brown, a single man

(the "Borrower")

and Aurora Loan Services LLC

(the "Lender")

covering the Property described in the Loan Modification Agreement located at: 1012 Woodhollow Drive,
Schererville, Indiana 46375

[Property Address]

In addition to the covenants and agreements made in the Loan Modification Agreement, the Borrower and Lender covenant and agree as follows:

A. Notwithstanding any other covenant, agreement or provision of the Note and Security Instrument, as defined in the Loan Modification Agreement, the Borrower agrees as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, as its option, require immediate payment in full of all sums secured by the Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of the Loan Modification Agreement.

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

Freddie Mac Loan No.: 329044885
Loan No.: 0032673865

B. Except as otherwise specifically provided in this Modification Due On Transfer Rider, the Loan Modification Agreement, the Note and Security Instrument will remain unchanged and in full effect.

Date 5.22.09 _____
_____ (Seal)
Jerome B. Brown -Borrower

_____ (Seal)
Date _____ -Borrower

_____ (Seal)
Date _____ -Borrower

_____ (Seal)
Date _____ -Borrower



Freddie Mac Loan No.: 329044885
Loan No.: 0032673865

Aurora Loan Services LLC

-Lender

7/6/09

-Date

By: S. Merriman
Shawnda Merriman

Its: Sr. Vice President



MULTISTATE MODIFICATION DUE ON TRANSFER RIDER
FILMC UNIFORM INSTRUMENT

Page 3 of 3
(Modified)