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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 038531

2010 JUL -6 AM 10:21

MICHELLE R. FAJMAN
RECORDER

Prepared by & Return to:
OneWest Bank, FSB
Camiel Watson
2900 Esperanza Xing 4th Fl
Austin TX 78758

Recordings Requested by &
When Recorded Return To:
US Recordings, Inc.
2925 Country Drive Ste 201
St. Paul, MN 55117



76412579
Lender Loan #: 128011399
MERS/MIN#: N/A
APN#: 26-32-0026-0053 & 57

THIS SPACE FOR RECORDER'S USE ONLY

Modification of
Mortgage

This Agreement, entered into this 15 day of April, 2010
by and between: Lester C Stokes and Linda C Stokes, husband and wife ("Mortgagors"),

AND

IndyMac Bank FSB Its successors and/or its assigns), hereinafter
called Beneficiary

A. Mortgagors are record owners of secured with the address of:
902 Mulberry St Hammond IN 46324

B. Mortgage was recorded in Lake County in Record Book Volume _____,
Page _____, or Instrument #: 2007-080294, in the original
principal amount of: \$ 61,500.00

C. The Mortgagors and IndyMac Bank FSB, has agreed to
modify the Mortgage in certain respects, without affecting the lien of said Mortgage.

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In consideration of the original indebtedness and the changes herein contained, and intending to be legally bound hereby, the parties do hereby agree as follow:

CHECK APPROPRIATE BOX AND COMPLET NECESSARY INFORMATION

1. **First Payment.** The first monthly payment shall begin on _____, rather than the date originally set forth in said Note and/or Mortgage.
2. **Maturity Date.** The Maturity date of this obligation, on which date the entire unpaid balance of principal and interest shall become due and payable, if not made earlier. Shall be _____, rather than the date originally set forth in said Note and/or Mortgage.
3. **Rate of Interest.** The rate of interest upon the unpaid balance of this obligation in the amount of \$ _____ is hereby modified to provide for interest at the rate of _____% per annum, rather than the rate set forth in said Note.
4. **Monthly Payment Amount.** As a result of the above change(s) the monthly payment in connection with this obligation is hereby changed to \$ _____ on account of principal and interest.
5. **Mortgage Amount.** The principal amount of this obligation is hereby modified so the full debt is changed to \$ _____, rather than the amount set forth in the Mortgage
6. **Address.** The address of the mortgaged premises is corrected to read as follows:
7. **Legal Description.** The legal description set forth on Exhibit "A" attached hereto is hereby added to the Mortgage.
8. **Rider to Mortgage.** Schedule "B" Mortgage Rider is attached hereto is incorporated into and made a part of the aforesaid Mortgage.

Other.

In all other respects the provisions of the Mortgage shall remain unchanged and in full force and effect.

IN WITNESS WHEREOF, the parties have executed this agreement intending to be legally bound hereby

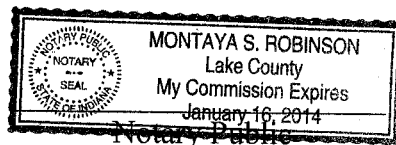
Lester C. Stokes
Lester C Stokes
Linda C. Stokes
Linda C Stokes

State of Indiana :

County of LAKE :

On this, the 3rd day of May, 2010, before me, the undersigned officer, personally appeared Montaya S. Robinson, known to me (or satisfactorily proven) to be the person whose names are subscribed within the instrument, and acknowledged that they executed the same for the purpose therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and notary seal.



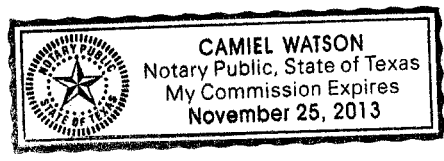
Mortgage Electronic Registration Systems, Inc,
By: [Signature]
Roger Stotts, FVP-First Vice President

State of Texas :
County of TRAVIS :

On this, the 18th day of May, 2010, before me,
the undersigned office, personally appeared Roger Stotts, who being duly
sworn according to law, deposes & sates the he/she is an authorized office of Indymac Bank FSB,
known to me (or Satisfactorily proven) to be the person whose name is subscribed to the within the
instrument, and acknowledged that he/she executed the same for the purpose therein contained and
desires to be recorded as such.

IN WITNESS WHEREOF, I have hereunto set my hand and notary seal.

[Signature]
Notary Public



LEGAL DESCRIPTION

A PARCEL OF LAND LOCATED IN THE STATE OF IN, COUNTY OF LAKE, WITH A SITUS ADDRESS OF 902 MULBERRY ST, HAMMOND IN 46324-1622 C043 CURRENTLY OWNED BY STOKES LESTER C & STOKES LINDA C HAVING A TAX ASSESSOR NUMBER OF 45-07-07-153-018.000-023 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED AS BERGNER & WHITE'S SUB. W.21.0FT OF LOT 15 & VAC. ADJ. LOUISE CT. .