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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

When recorded mail to: #6688971
First American Title
Loss Mitigation Title Services 1962.2
P.O. Box 27670
Santa Ana, CA 92799
RE: ZANDSTRA - PROPERTY REPORT

2011 041582

2011 AUG -3 AM 8:45

MICHELLE P. FAJMAN
RECORDER

[Space Above This Line for Recording Data]

Original Recorded Date: JANUARY 26, 2000
Original Principal Amount: \$ 150,716.00

Fannie Mae Loan No. 0220230326
Loan No. 1896015782

LOAN MODIFICATION AGREEMENT
(Providing for Step Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 28TH day of JUNE, 2011
between GWEN R ZANDSTRA

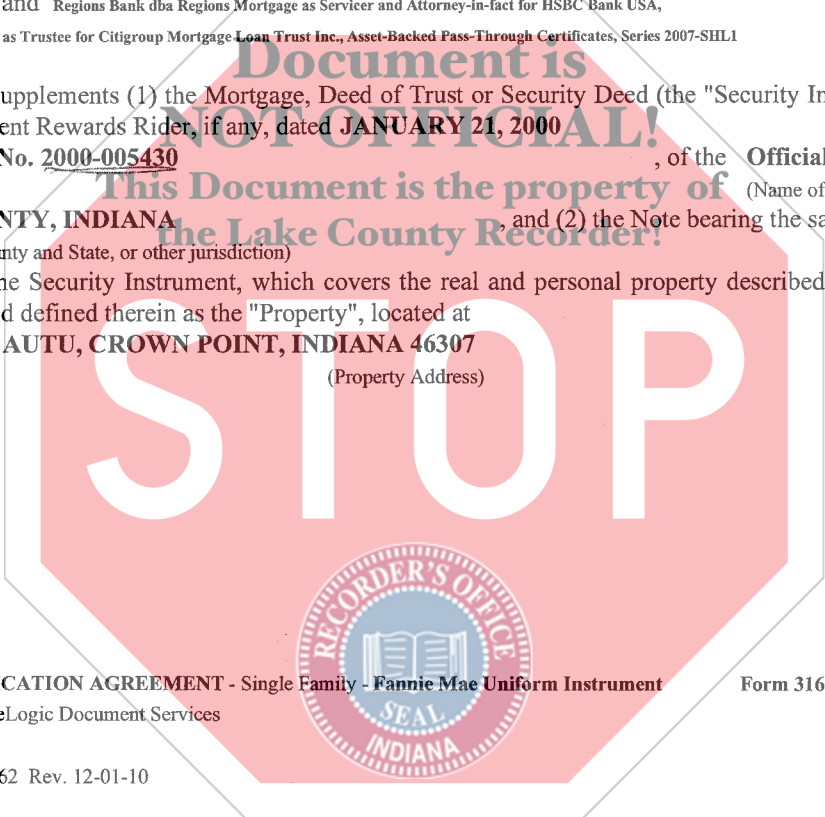
("Borrower") and Regions Bank dba Regions Mortgage as Servicer and Attorney-in-fact for HSBC Bank USA,
National Association as Trustee for Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1

("Lender"),

amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and
Timely Payment Rewards Rider, if any, dated JANUARY 21, 2000 and recorded in
Instrument No. 2000-005430, of the Official Records of

LAKE COUNTY, INDIANA
(County and State, or other jurisdiction)

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
1501 & 1503 AUTU, CROWN POINT, INDIANA 46307
(Property Address)



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument
Modified by CoreLogic Document Services
CoreLogic, Inc.
CLDS# INFM3162 Rev. 12-01-10

Form 3162 6/06 (rev. 01/09)
(page 1 of 5)
INDIANA

AMOUNT \$ 21
CASH _____ CHARGE _____
CHECK # 10586005
OVERAGE 202
COPY _____
NON-COM ✓
CLERK HO

Ref 1

E

the real property described being set forth as follows:

LOT 70 IN PLAT CORRECTION, HARVEST MANOR UNIT 1, SECTION NO. 2, IN THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 50, PAGE 46 AND AMENDED BY PLAT OF CORRECTION RECORDED IN PLAT BOOK 55, PAGE 48, 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 **JUNE 28, 2011**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **195,960.65** consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance for the first year at the yearly rate of **4.000 %** from **JULY 1, 2011**, and Borrower promises to pay monthly payments of principal and interest in the amount of \$ **819.00** beginning on the **1ST** day of **AUGUST, 2011**. During the second year, interest will be charged at the yearly rate of **5.000 %** from **JULY 1, 2012**, and Borrower shall pay monthly payments of principal and interest in the amount of \$ **942.73** beginning on the **1ST** day of **AUGUST, 2012**. During the third year and continuing thereafter until the Maturity Date (as hereinafter defined), interest will be charged at the yearly rate of **6.000 %**, from **JULY 1, 2013**, and Borrower shall pay monthly payments of principal and interest in the amount of \$ **1,071.64** beginning on the **1ST** day of **AUGUST, 2013** and shall continue the monthly payments thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JULY 01, 2051**, (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

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.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider or Timely Payment Rewards Rider, where applicable, 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 terms and provisions as those referred to in (a) above.
5. Borrower understands and agrees that:
- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
 - (c) 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.
 - (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
 - (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

Regions Bank dba Regions Mortgage as
Servicer and Attorney-in-fact for HSBC Bank USA,
National Association as Trustee for Citigroup
Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1

Donna Burch 7-11-11 (Seal)
Name: DONNA BURCH - Lender
Its: ASSISTANT VICE PRESIDENT

Gwen R Zandstra
GWEN R ZANDSTRA

NOTARY PUBLIC
SEAL
CAROL J. PLESHA
Lake County
My Commission Expires
August 25, 2016 (Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower



1896015782

[Space Below This Line For Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of INDIANA

County of Lake

Before me CAROL Plesha (judge or justice, as the case may be) this 16th day of July 20, 11

GWEN R ZANDSTRA

acknowledged the execution of the annexed deed, (or mortgage, as the case may be.).

Carol J Plesha
Name and Title



LENDER ACKNOWLEDGMENT

State of Mississippi

County of FORREST

The foregoing instrument was acknowledged before me this _____ by DONNA BURCH, the ASSISTANT VICE PRESIDENT

of Regions Bank dba Regions Mortgage

on behalf of said entity.

Patsy L Welborn
Name and Title Notary Public

I affirm, under the penalties of perjury, that I have taken reasonable care to read each Social Security number in this document unless required by law

[Printed Name]

This Instrument Was Prepared By:
MARTHA CARTER

When Recorded Mail To:
REGIONS BANK DBA REGIONS MORTGAGE

Regions Bank dba Regions Mortgage as Servicer and Attorney-in-fact for HSBC Bank USA, National Association as Trustee for Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificat

Regions Bank dba Regions Mortgage as Servicer and Attorney-in-fact for HSBC Bank USA, National Association as Trustee for Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificat

National Association as Trustee for Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificat

**215 FORREST STREET
HATTIESBURG, MISSISSIPPI 39401**

**215 FORREST STREET
HATTIESBURG, MS 39401**

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

Form 3162 6/06 (rev. 01/09)

Modified by CoreLogic Document Services

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CoreLogic, Inc.

INDIANA

CLDS# INFM3162-5 Rev. 12-16-10

