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Original Recorded Date: SEPTEMBER 13, 2004

Loan No.: 0028838191

Original Principal Amount: \$ 154,500.00

MERS MIN No.: 1000200 00288381910

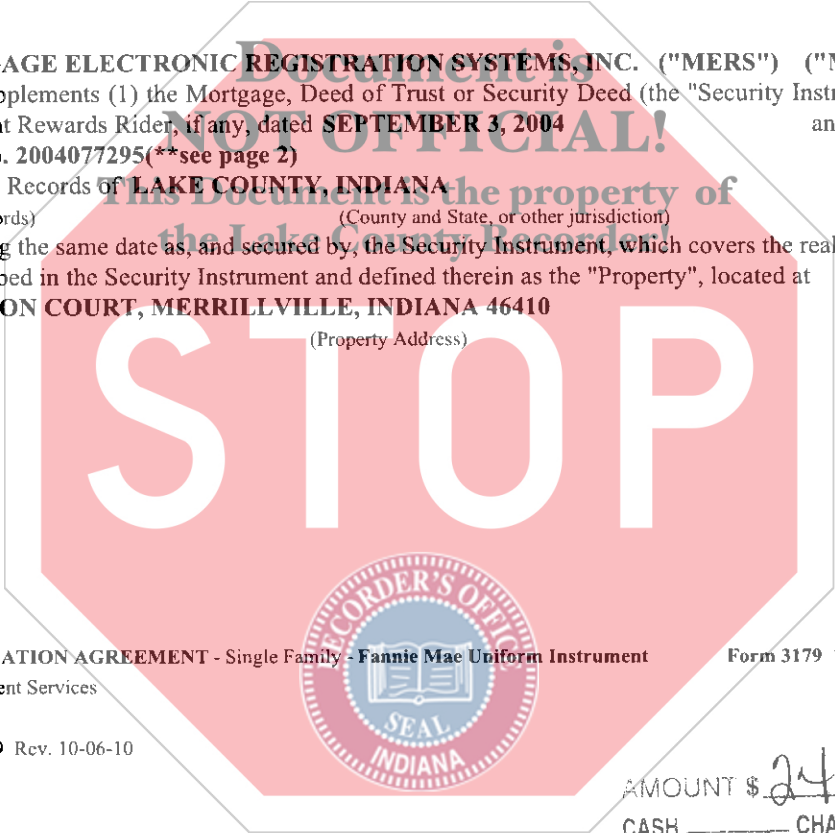
LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 11TH day of MAY, 2011, between JACINDA R JACKSON, AN UNMARRIED WOMAN

("Borrower") and PHH MORTGAGE CORPORATION FKA PHH MORTGAGE SERVICES

AND MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated SEPTEMBER 3, 2004 and recorded in Instrument No. 2004077295 (**see page 2) of the Official Records of LAKE COUNTY, INDIANA, and (2)

(Name of Records) (County and State, or other jurisdiction) 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 6473 HARRISON COURT, MERRILLVILLE, INDIANA 46410 (Property Address)



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument
CoreLogic Document Services
CoreLogic, Inc.
CLDS# INFM3179 Rev. 10-06-10

Form 3179 1/01 (rev. 01/09)
(page 1 of 5)

AMOUNT \$ 24.00 3 REF #
CASH _____ CHARGE _____
CHECK # 2011379745
OVERAGE 3.00
COPY _____
NON-COM _____
CLERK Jan E

the real property described being set forth as follows:

LOT 12 IN DEVONSHIRE WOODS, AN ADDITION TO MERRILLVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 76 PAGE 71, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

****MODIFICATION AGREEMENT IN THE AMOUNT OF \$177,217.87 REC'D 02/13/09, DOC 2009-008380. ASSIGNMENT FR PHH MORTGAGE CORP FKA PHH MORTGAGE SERVICES MORTGAGE ELECTRONIC REGISTRATION SYSTEM (MERS) REC'D 01/27/05, DOC 2005-006123**

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 1, 2011**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **192,120.05**, 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 at the yearly rate of **5.000** %, from **JUNE 1, 2011**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,163.79**, beginning on the **1ST** day of **JULY, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **5.000** % will remain in effect until principal and interest are paid in full. If on **OCTOBER 1, 2034** (the "Maturity Date"), Borrower still owes amounts under the Note and the 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:

0028838191

- (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.
 - (f) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is the Mortgagee of record under the Security Instrument and this Agreement. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, or 1901 E Voorhees Street, Suite C, Danville, IL 61834, tel. (888) 679-MERS.

PHH MORTGAGE CORPORATION FKA PHH MORTGAGE SERVICES

[Signature] _____ (Seal)
Name: ANDREA KANOPKA - Lender
Its: ASSISTANT VICE PRESIDENT

[Signature] _____ (Seal)
JACINDA R JACKSON - Borrower

_____ (Seal)
- Borrower

_____ (Seal)
- Borrower

_____ (Seal)
- Borrower

[Signature] _____ (Seal)
Mortgage Electronic Registration Systems, Inc. ANDREA KANOPKA
Nominee for Lender ASSISTANT VICE PRESIDENT



0028838191

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BORROWER ACKNOWLEDGMENT

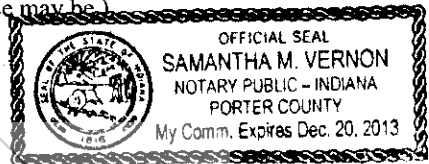
State of INDIANA

County of LAKE Porter Co

Before me Samantha M. Vernon (Judge or justice, as the case may be) this 1 day of July 2011,
JACINDA R JACKSON

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

Samantha M. Vernon - Notary
Name and Title



LENDER ACKNOWLEDGMENT

State of NEW JERSEY

County of BURLINGTON

The foregoing instrument was acknowledged before me this July 12th, 2011 by
ANDREA KANOPKA, the ASSISTANT VICE PRESIDENT
of PHH MORTGAGE CORPORATION FKA PHH MORTGAGE SERVICES
on behalf of said entity.

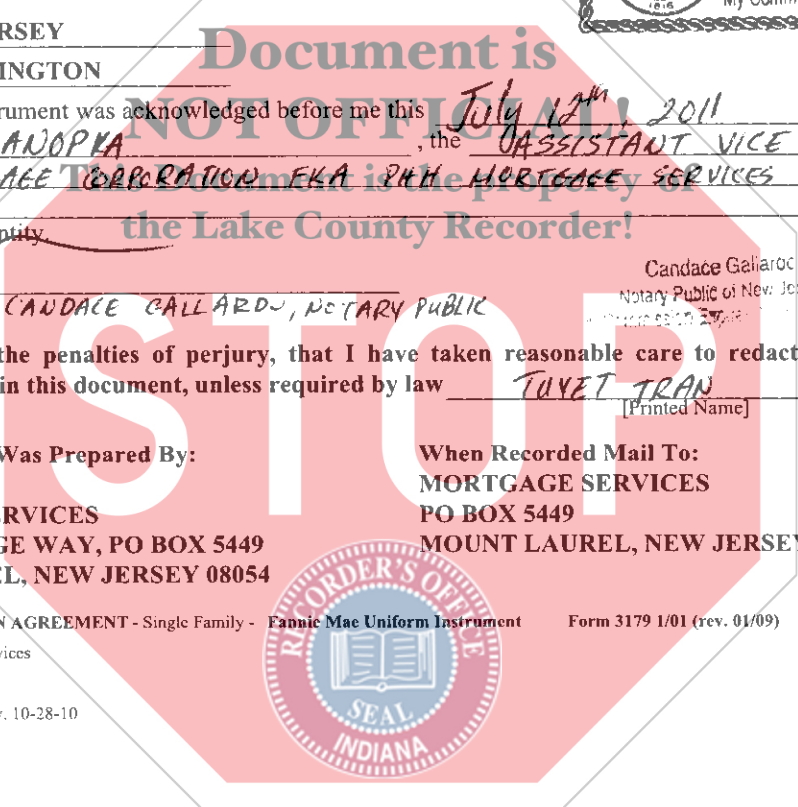
Candace Callard
Name and Title CAUDACE CALLARD, NOTARY PUBLIC

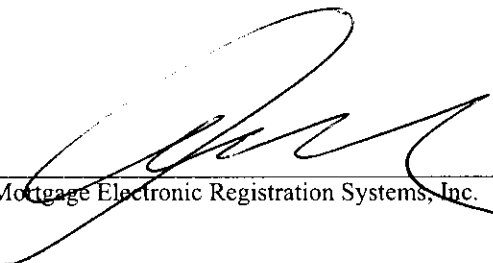
Candace Callard
Notary Public of New Jersey
Commission Expires 12/31/10

I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law TUYET TRAN
[Printed Name]

This Instrument Was Prepared By:
TUYET TRAN
MORTGAGE SERVICES
ONE MORTGAGE WAY, PO BOX 5449
MOUNT LAUREL, NEW JERSEY 08054

When Recorded Mail To:
MORTGAGE SERVICES
PO BOX 5449
MOUNT LAUREL, NEW JERSEY 08054




Mortgage Electronic Registration Systems, Inc. ANDREA KANOPKA -Mortgagee
ASSISTANT VICE PRESIDENT

State of NEW JERSEY

County of BURLINGTON

The foregoing instrument was acknowledged before me this July 12th, 2011 by
ANDREA KANOPKA, the ASSISTANT VICE PRESIDENT
of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

on behalf of said entity

Name and Title CANDACE GALLARDO, NOTARY PUBLIC

Candace Gallardo
Notary Public of New Jersey
My Commission Expires March 10, 2013

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

TUYET TRAN
[Printed Name]

When Recorded Mail To:

**MORTGAGE SERVICES
PO BOX 5449
MOUNT LAUREL, NEW JERSEY 08054**

This Instrument Was Prepared By:

**TUYET TRAN
MORTGAGE SERVICES
ONE MORTGAGE WAY, PO BOX 5449
MOUNT LAUREL, NEW JERSEY 08054**

