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2011 051730

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2011 SEP 21 AM 8:54

MICHAEL J. JOHNSON
RECORDER

This document prepared by:
Nicki Cowan, Special Loans
PNC Mortgage, A Division of PNC Bank, NA
3232 Newmark Drive
Miamisburg, OH 45342
1-937-910-1212

Loan No. **0004036090**
Tax ID #**450307403019000023**

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this day, **December 17, 2010** between **Tasha M. Wright, A Single Person** ("Borrower(s)") and PNC Mortgage, a division of PNC Bank, NA, its successors and assigns ("Lender"), amends and supplements the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated **May 18, 2005**, securing original principal sum of U.S., **\$139,500.00** and recorded in **Instrument #2005 041493**, of the Recorder's Records of **Lake County, Indiana**, and 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 **1302 Lakeview Avenue, Whiting, Indiana 46394**, the real property described being set forth as follows:

LOT 21 AND LOT 22, EXCEPT THE EAST 8.89 FEET THEREOF, BLOCK 1,
JOHN A TOKARZ LAKEVIEW SUBDIVISION, IN THE CITY OF HAMMOND, AS
SHOWN IN PLAT BOOK 19, PAGE 27, IN 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):

- NOT OFFICIAL!**
This Document is the property of
the Lake County Recorder's Office
1. As of **January 1, 2011**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$148,026.15**, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
 2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **4.625%**, from **January 1, 2011**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$761.06**, beginning on **February 1, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on the 1st day of **January, 2041** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at 3232 Newmark Drive., Miamisburg, OH 45342, 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 this Security Instrument.

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

Initials *NC* _____ 1

AMOUNT \$ 19⁰²
CASH _____ CHARGE _____
CHECK # 1511098
OVERAGE 2
COPY _____
NON-COM ✓
CLERK *RC*

E

4. The Borrower also will comply with all other covenants, agreements, and requirements of the 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; 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; and
 - (b) all terms and provisions of any adjustable rate rider 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. Nothing in this Agreement shall be understood or construed to be a satisfaction, release, or novation in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged and in full force and effect, and the Borrower(s) and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

WITNESS

Melissa Humphrey
 Printed name Melissa Humphrey

Wendell White
 Printed name Wendell White

BORROWERS

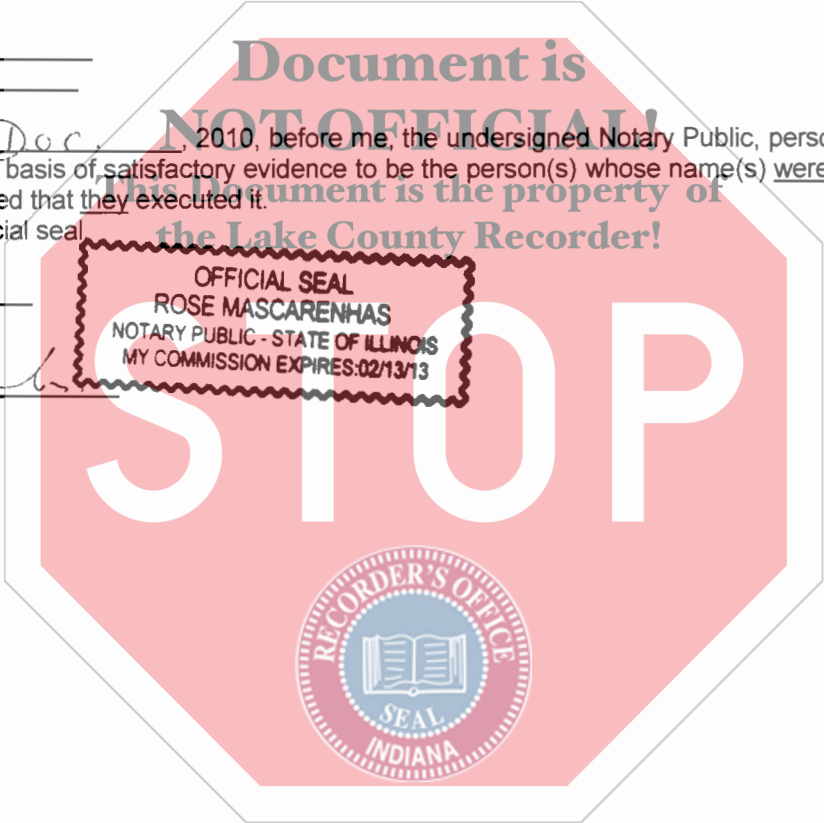
Tasha M. Wright
 Tasha M. Wright

By Individuals-
 County of Cook
 State of IL

On this the 28th day of Dec, 2010, before me, the undersigned Notary Public, personally appeared Tasha M. Wright, proven to me on the basis of satisfactory evidence to be the person(s) whose name(s) were subscribed to the written instrument, and acknowledged that they executed it.

WITNESS my hand and official seal.

2/13/13
 My commission expires
Rose Mascarenhas
 Notary Public



Initials JW

Lender PNC Mortgage, a Division of PNC Bank, NA

Kyle Haines
KYLE HAINES NP

By: *[Signature]*
Mortgage Officer *KRAIG WILLIAMSON*

Date 1-18-11

STATE OF OHIO
COUNTY OF MONTGOMERY

BEFORE ME, Robin Penrod a Notary Public in and for said County and State, personally appeared Kraig Williamson, (Title) of PNC Mortgage, a Division of PNC Bank, NA (Lender), who acknowledged that he/she did sign the foregoing instrument and that the same is the free act and deed of said Corporation and his/her free act and deed personally and as such officer.

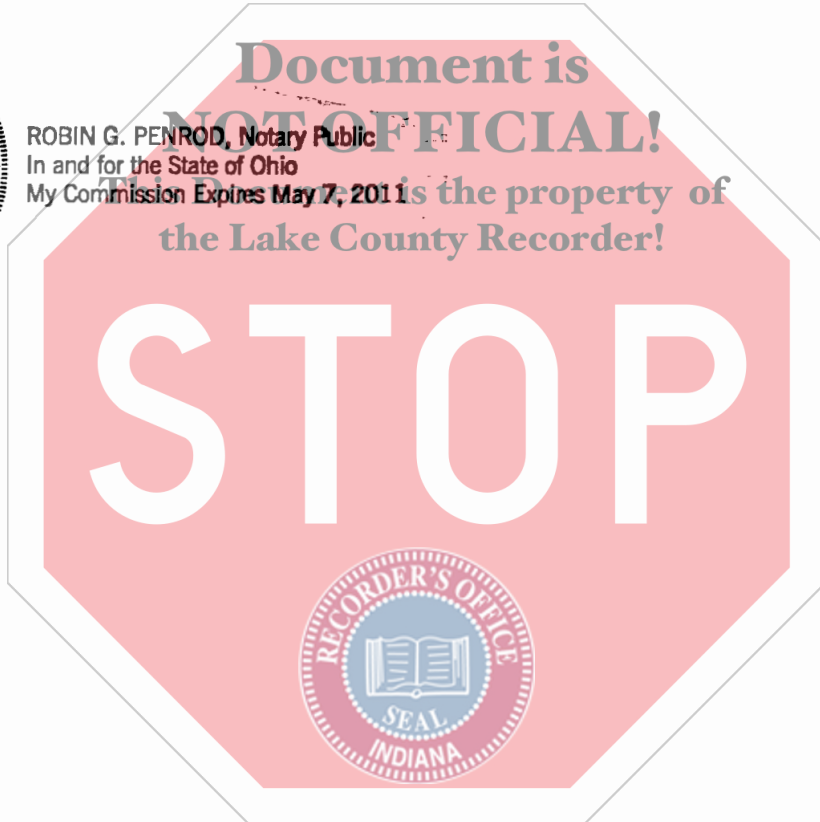
IN WITNESS WHEREOF, I have hereunto set my hand, this 18th day of January, 2011.

Notary Public: Robin D Penrod

My Commission Expiration Date is: 5-7-11



ROBIN G. PENROD, Notary Public
In and for the State of Ohio
My Commission Expires May 7, 2011



Initials lw

State of Indiana Affirmation Statement

PNC Loan Number: 0004036090
Borrowers: Tasha M. Wright

"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."

This is to certify that this instrument was prepared by **"PNC Mortgage, a Division of PNC Bank, NA, a successor in interest to National City Mortgage, a division of National City Bank."**

Nguyen
Signature

Donna Nguyen
Printed Name

Negotiator
Title

Robin D Penrod 6.28.11



ROBIN G. PENROD, Notary Public
In and for the State of Ohio
My Commission Expires May 7, 2016

