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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

When recorded mail to: #6947938
First American Title
Loss Mitigation Title Services 12106.1
P.O. Box 27670
Santa Ana, CA 92799
RE: RAYMOND - MOD REC SVC

2011 073173

2011 DEC 19 AM 8:39

MICHELLE R. FAJMAN
RECORDER

This Line For Recording Data]

Freddie Mac Loan No. 954175603
Loan No. 7883071470

Original Recorded Date: SEPTEMBER 4, 2003
Original Principal Amount: \$ 148,000.00

**LOAN MODIFICATION AGREEMENT
(To a Fixed Interest Rate)**

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this **28TH** day of **JULY, 2011**, between **U.S. BANK, NA**

("Lender")

and **MICHAEL RAYMOND AND MARY K RAYMOND**

2003 0910242 on 9-15-03

("Borrower"),

modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated **SEPTEMBER 4, 2003**, in the original principal sum of U.S. \$ **148,000.00** and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and recorded in

of the **Official** Records of **LAKE COUNTY, INDIANA**. The
[Name of Records] [County and State, or other Jurisdiction]

Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

4162 OAKMONT COURT, CROWN POINT, INDIANA 46307

[Property Address]

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT
CoreLogic Document Services
CoreLogic, Inc.
CLDS# INFR5161 Rev. 02-24-11

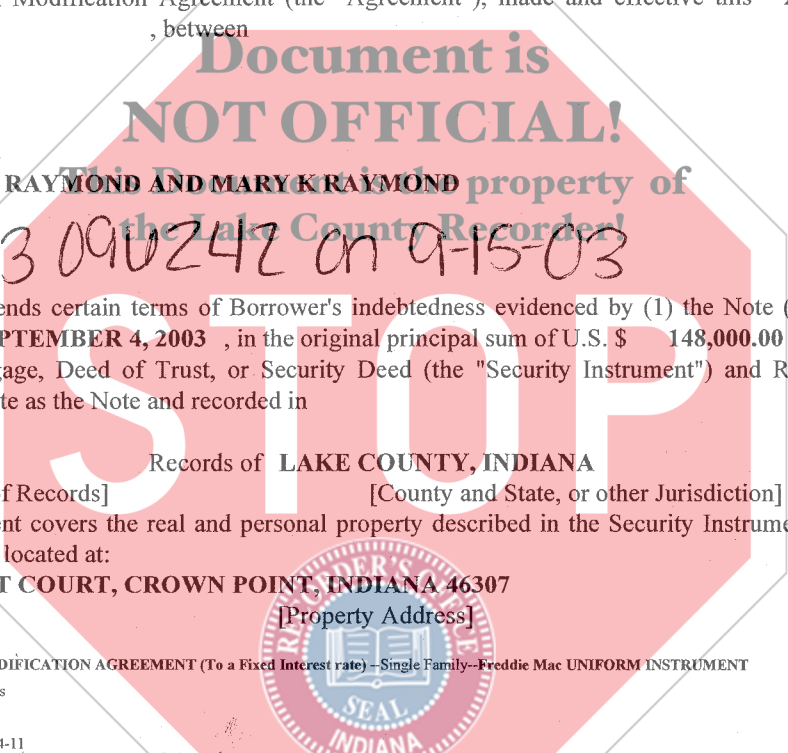
Form 5161 3/04
(page 1 of 5)
INDIANA

This Document Prepared By:

Angela Every
U.S. Bank N.A.
4801 Frederica Street
Owensboro, KY 42301

AMOUNT \$ 27⁰⁰
CASH _____ CHARGE _____
CHECK # 15126579
OVERAGE 2
COPY _____
NON-COM ✓
CLERK AAE

↑



the real property described being set forth as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. Current Balance. As of **AUGUST 1, 2011**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **142,725.67**.
2. Interest Rate. 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 **5.500** %, beginning **AUGUST 1, 2011**, both before and after any default described in the Note. The yearly rate of **5.500** % will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. \$ **782.03**, beginning on the **1ST** day of **SEPTEMBER, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **AUGUST 01, 2044** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at **4801 Frederica Street
Owensboro, Kentucky 42301** or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.

6. Property Transfer. 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 given in accordance with Section 15 of the Security Instrument, 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 this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. 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.



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. Except where otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

In Witness Whereof, Lender and Borrower have executed this Agreement.

U.S. BANK, NA

Shanan Owen

Name: SHANAN OWEN

- Lender

Its: MORTGAGE DOCUMENT OFFICER

Michael Raymond

MICHAEL RAYMOND

- Borrower

Mary Kay Raymond

MARY K RAYMOND

- Borrower



- Borrower

- Borrower

- Borrower

- Borrower

7883071470

[Space Below This Line For Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of INDIANA

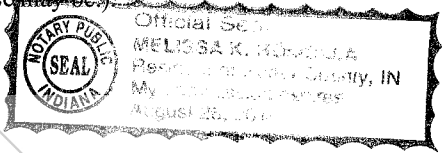
County of Lake

Before me Notary-Melissa Homolla, (Judge or justice, as the case may be) this 5 day of August 2011,
MICHAEL RAYMOND AND MARY K RAYMOND



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

Melissa Homolla - Notary
Name and Title



LENDER ACKNOWLEDGMENT

State of KY

County of Daviess

The foregoing instrument was acknowledged before me this 8-23-2011 by
SHANAN OWEN, the **MORTGAGE DOCUMENT OFFICER**
of U.S. Bank NA

on behalf of said entity.

Wanda Gatewood
Name and Title

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 Wanda Gatewood
[Printed Name]

This Instrument Was Prepared By:
ANGELA EVERLY
U.S. BANK, NA
4801 FREDERICA STREET
OWENSBORO, KENTUCKY 42301

When Recorded Mail To:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT
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CoreLogic, Inc.
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Form 5161 3/04
(page 5 of 5)
INDIANA

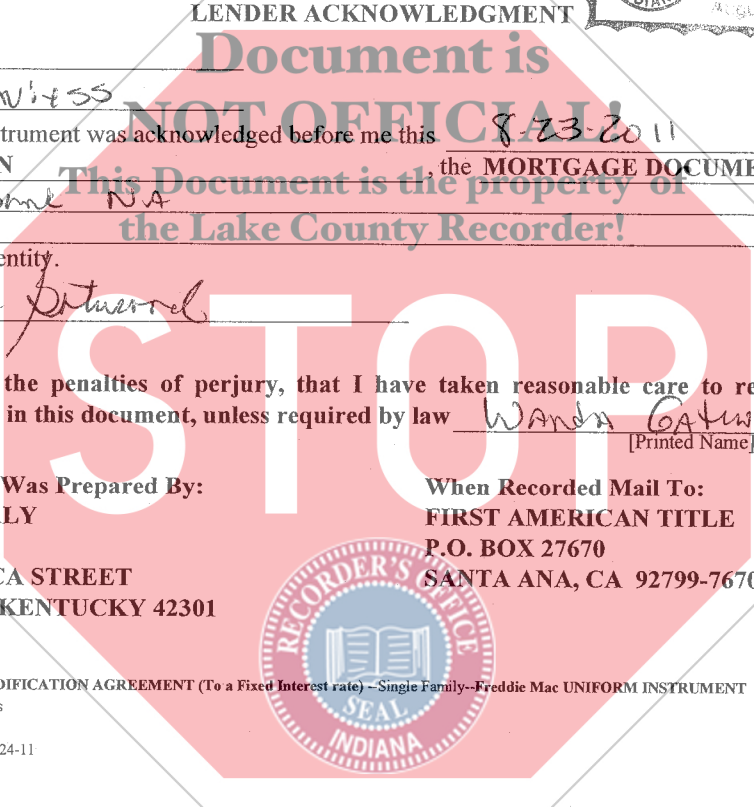
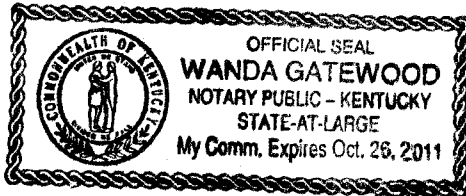


EXHIBIT A

BORROWER(S): MICHAEL RAYMOND AND MARY K RAYMOND

LOAN NUMBER: 7883071470

LEGAL DESCRIPTION:

**LOT 574, LAKES OF THE FOUR SEASONS, UNIT NO. 2, AS SHOWN ON
PLAT IN PLAT BOOK 37, PAGE 76, IN THE RECORDER'S OFFICE OF
LAKE COUNTY, INDIANA. COMMONLY KNOWN AS 4162 OAKMONT COURT
CROWN POINT, IN 46307.**

ALSO KNOWN AS: 4162 OAKMONT COURT, CROWN POINT, INDIANA 46307



Certificate of Preparation

This is to certify that this instrument was prepared by U.S. Bank, NA, one of the parties named in the instrument.



State of Maryland Land Instrument Intake Sheet
Baltimore City County: PRINCE GEORGE'S

Information provided is for the use of the Clerk's Office, State Department of Assessments and Taxation, and County Finance Office only.

(Type or Print in Black Ink Only-All Copies Must Be Legible)

Form with sections 1-11: Type(s) of Instruments, Conveyance Type, Tax Exemptions, Consideration and Tax Calculations, Fees, Description of Property, Transferred From, Transferred To, Other Names to Be Indexed, Contact/Mail Information, and Assessment Information.

Space Reserved for County Validation

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Distribution: White - Clerk's Office
Canary - SDAT
Pink - Office of Finance
Goldenrod - Preparer