When recorded mail to: #:689/90/ First American Title Loss Mitigation Title Services 1806 10

RE STALLING - MOD REC SVC

P O Box 27670 2012 057595 Santa Ana, CA 92799

E OF INDIANA AKE COUNTY FILED FOR PECORD

2012 AUG 24 AM 10: 4 I

LOAN MODIFICATION AGREEMENT

(PROVIDING FOR FIXED INTEREST RATE/CAPITALIZATION)

Loan # 682358718

This Loan Modification Agreement ("Agreement"), made 07/06/11, between DOC C STALLING and IDA MAE STALLING. ("Borrower") residing at 2960 W 20TH PL GARY IN, 46404-2660 and CitiMortgage, Inc ("Lender") having offices at 1000 Technology Dr, O'Fallon, MO 63368 and amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") dated 01/29/87 and recorded on 01/29/87, Document number 899585, Book number na, Page na in the Official Records of LAKE County, Indiana 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 2960 W 20TH PL, GARY IN, 46404, the real property described as being set forth as follows

#### (SEE ATTACHED LEGAL DESCRIPTION)

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 07/06/11, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$44,754.01. The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses in the total amount of \$ 1,425 29, have been added to the indebtedness under the terms of the Note and Security Instrument and the loan re-amortized over 360 months When payments resume on 08/01/11, the New Unpaid Principal Balance will be \$ 46,179.30

This Document is the property of

The Borrower promises to pay the New Unpaid Principal Balance, plus Interest, to the order of Lender Interest will be charged on the Unpaid Principal Balance at the yearly rate of 4 500% effective 07/01/11 (the "Interest Change Date"). The Borrower promises to make monthly payments of principal and interest of U S \$ 233 98 (which does not include and amounts required for Insurance and/or Taxes) beginning on 08/01/11 and continuing thereafter on the same date of each succeeding month until principal and interest are paid in full

If on 07/01/41 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay those amounts in full on the Maturity Date All other terms stated in the Note remain the same

The Borrower will make such payments at Post Office Box 9481, Gaithersburg, MD 20898-9481, 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 the 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 the Security Instrument If the Borrower fails to pay these sums prior to the expiration period, the Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on the Borrower

Page 1

**AMOUNT \$** 

CHARGE CASH\_

CHECK#\_

OVERAGE. COPY\_

NON-CONF

DEPUTY.

- 4 The Borrower also will comply with all the other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all the payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make the under 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, or part of, the Note and 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 or release 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 the Borrower and Lender will be bound by and comply with, all of the terms and provisions thereof, as amended by this Agreement
- 6 It is mutually agreed that the Security Instrument shall constitute a first lien upon the premise and that neither the obligation evidencing the aforesaid indebtedness nor the Security Instrument shall in any way be prejudiced by this Agreement, but said obligation and Security Instrument and all the covenants and agreements thereof and the rights of the parties thereunder shall remain in full force and effect except as herein expressly modified

IN WITNESS	WHEREOF, the parties have signed, sealed and delivered this agreement on the date above
written	Dogument is
7-8-11	Voc Con Stalling
Date	Borrower - DOC C STALLING
	This Document is the property of
	the Lake County Recorder!
Date	Non-Borrowing Spouse -IDA MAE STALLING
	HILIAMILIA TO SOO OF THE PARTY
Date	Borrower -
	Borrower -  CitiMortgage, Inc.
Date	Borrower -
.01	CitiMortgage, Inc.
10/n/4	By ONUS
	By Crown
Date	Lender - CitiMortgage, Inc.
	Larry Baumann WOIANA
	Vice President

[Space Below This Line for Acknowledgments]
State of Indiant )
County of LARE,
on this day of SWY, before me personally
appeared Doc. C. Gray , to me known or proved to be the person(s) described in and who executed the foregoing instrument, and acknowledged that <u>HE/SHE/THEY</u> executed the same as <u>HIS/HER/THEIR</u> free act and deed
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County
and State aforesaid, the day and year first above written
(AAMA (AA) DAMA (BENTARY PUBLICATION OF THE PUBLICA
Notary Public SEAL SEAL
My Commission Expires
Document
NOT OFFICIAL!
This Document is the property of
the Lake County Recorder!
State of Incliana
County of Roxel
On this day of July, 2011, before me personally appeared
instrument, and acknowledged that <u>HE/SHE/THEY</u> executed the same as <u>HIS/HER/THEIR</u> free act and deed.
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written
O A O COLLEGE WILLIAM ARY PARTY
Notary Public
An-Motorn Spar 10
My Commission Expires
THE POLICE OF THE PROPERTY OF THE PARTY OF T
Salar Marian

Page 3

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State of Missouri	
County of St Charles )	
Seal fixed to the foregoing instrument is the instrument was signed and sealed in behat Directors, and Larry Baumann acknowledged	, before me appeared <u>Larry Baumann</u> , to me or affirmed, whose address is <u>1000 Technology Drive</u> , the <u>Vice President Of Citimortgage</u> , <u>Inc.</u> , and that the see corporate seal of said corporation, and that said alf of said corporation, by authority of its Board of disaid instrument to be the free act and deed of said uch appearance before the undersigned in the City of
Notary Public	KRISTEN DUGGER Notary Public - Notary Seal STATE OF MISSOUR! St. Louis County My Commission Expires Oct. 31, 2011 Commission # 07340137



\*ATTENTION ESTATE: The Social Security # is being requested by this state agency in order to pursue its statutory responsibility. Disclosure is voluntary and there will be no penalty for refusal

### INDIANA STATE DEPARTMENT OF HEALTH

CERTIFICATE OF DEATH

State No .....

		SERIES ARE CONFIDENTIAL P	ER IC 16-37-1-10					<del></del>			
TYPE/PRINT	lda Mae Stalling						3a TIME OF DEA				
IN					Female 9:00a		.1	March 26, 2001			
PERMANENT	4 *SOCIAL SECURITY NUMBER	Se AGE—Last Birthday (Years)	56 UNDER 1 YEAR	5c UNDER		DATE OF BIR	TH (Mo, Day Yr)	7 BIRTH	PLACE (City and State	e ar Foreign Country)	
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	NO	N/A	□ ER/C	Outpatient 🗆	DOA		X X Residence		,.		
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	Married	ling	Booke	eper			Doc's Inc.				
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	Indiana Lake Gary 2960 West 20th Place										
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PARENTS	Jordan C	annon				0111	e Jacks	on			
	20s INFORMANT'S NAME (Type)	(Prost)	205 MAILING	ADDRESS (SA	reet and Numbe	er or Rural Ro	ute Number City or	Town State	Zin Code) 20c I	Relationship	
INFORMANT	Doc C. St		1				ry,India		·		
							<del></del>			Husband	
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CERTIFIER HEALTH OFFICER	Conditions if any which gave rise to the immediate cause stating the underlying cause last  PAPT II: Other a gold control conditions  PAPT II: Other a gold control	DUE TO (C)  C DUE TO (C)  DUE TO (C)  C DUE TO (C)  C DUE TO (C)	PR AS A CONSEQUENCE of not previously stated in the previously stated i	Part I  22  Part I  23  Part I  23  Part I  24  Part I  25  Part I  25  Part I  27  Part I  28  Part I	PREGNANT POSTPART (Yes or no. e time date and muon death occurred at and postpart occurred at a or no.)	OR 90 DA UM7 NO NO d place and durred at the time date. 29c, h	PERFORM (Yes or inc. NC  The to the cause(s) as and place and due MEDICAL LICENSE IN COMMENT OF THE COMMENT OF	AUTOPSY ED? ) ) stated and due to the to the cause (0) // INJURY O	available COMPLETI OF DEATH of DEATH of DEATH of DEATH of DEATH are cause(s) as stated less and manner as sta less and manner as sta less and manner as sta less and	TE PRIOR TO ON OF CAUSE (Yes or no)  Ted  TO (Month Day Year)  TO (Month Day Year)	

## **Legal Description**

Lots 29, 30 and 31 in Block 2 in W.G. Wright's First Addition to Gary, as per plat thereof, recorded in Plat Book 9 page 21, in the Office of the Recorder of Lake County, Indiana.

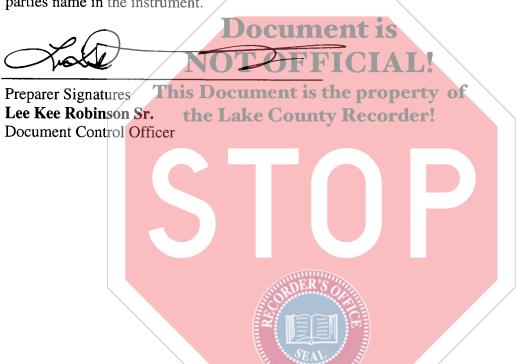


## Certificate of Preparation

Prepared by: Lee Kee Robinson Sr. CitiMortgage, Inc. 1000 Technology Drive (M.S. 321) O'Fallon, MO 63368-2240 1-866-272-4749

Acct # 682358718

This is to certify that this INSTRUMENT was prepared by CITIMORTGAGE Inc., one of the parties name in the instrument.



# **Indiana Affirmation Statement**

Account # 682358718

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

