

When recorded mail to # 6782395  
First American Title  
Loss Mitigation Title Services 1806 10  
P O Box 27670  
Santa Ana, CA 92799  
RE HARRIS - MOD REC SVC

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

MO 63868  
2012 057596  
Loan # 2003571408

2017 AUG 24 AM 10:41

**LOAN MODIFICATION AGREEMENT**  
(PROVIDING FOR FIXED INTEREST RATE/CAPITALIZATION) AJMAN  
RECORDER

This Loan Modification Agreement ("Agreement"), made 04/27/11, between VALENCIA D HARRIS and Single ("Borrower") residing at 823 KING ST, GARY, IN, 46406-2060 and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. by assignment as Mortgagee of record (solely as nominee for Lender and Lender's successors and assigns) ("Lender") having offices at 1000 Technology Dr, MS 420, Ofallon MO 63368 and amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") dated 04/27/06 and recorded on 05/05/06, Document number 2006037891, 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 823 KING STREET, GARY, IN, 46406, the real property described as being set forth as follows

APN: 001-25-42-0270-0036

(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 04/26/11, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 58,648 89. 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 \$ 4,962 06, 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 06/01/11, the New Unpaid Principal Balance will be \$ 63,610 95.

2 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 5.250% effective 05/01/11 (the "Interest Change Date"). The Borrower promises to make monthly payments of principal and interest of U.S. \$ 351 26 (which does not include amounts required for Insurance and/or Taxes) beginning on 06/01/11 and continuing thereafter on the same date of each succeeding month until principal and interest are paid in full.

If on 05/01/11 (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.

Page 1

AMOUNT \$ 25  
CASH        CHARGE         
CHECK# 15151944  
OVERAGE 200  
COPY         
NON-CONF        ✓  
DEPUTY               E

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.

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 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, 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.

5-2-11  
Date

Valencia D Harris  
Borrower - VALENCIA D HARRIS

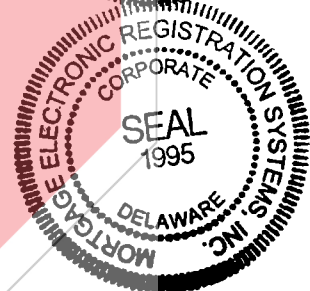
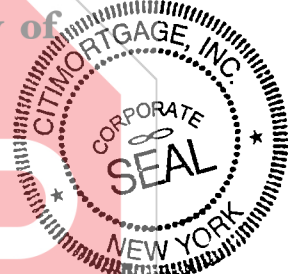
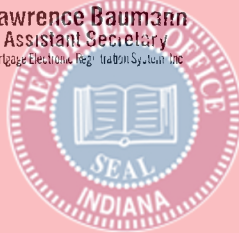
7/5/11  
Date

By: Larry Baumann  
Lender - CitiMortgage, Inc.  
Larry Baumann  
Vice President

7/5/11  
Date

By: Lawrence Baumann  
Mortgagee - Mortgage Electronic Registration Systems, Inc.

Lawrence Baumann  
Assistant Secretary  
Mortgage Electronic Registration Systems, Inc.



-----[Space Below This Line for Acknowledgments]-----

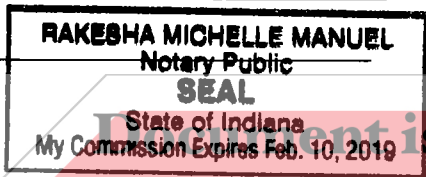
State of Indiana )  
 )SS  
County of Lake )

On this 2 day of May, 2011, before me personally  
appeared Valencia Harris, to me known or proved to be the person(s) described in and who executed  
the foregoing instrument, and acknowledged that HE/SHE/THEY executed the same as HIS/HER/THEIR free act  
and deed

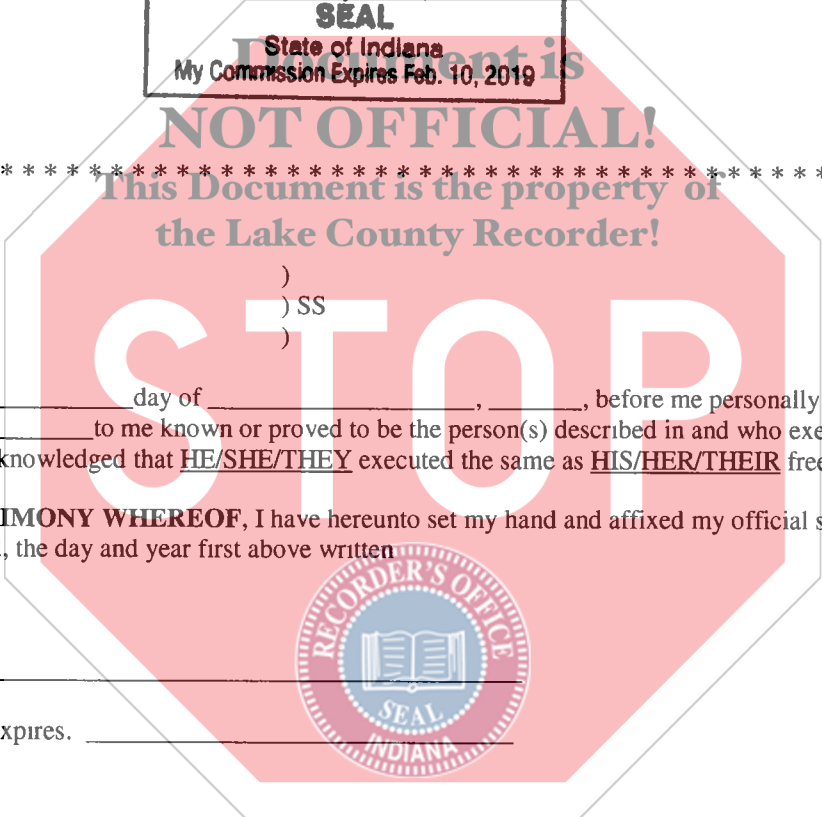
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County  
and State aforesaid, the day and year first above written

Notary Public Rakesha Manuel

My Commission Expires: \_\_\_\_\_



\*\*\*\*\*



State of \_\_\_\_\_ )  
 )SS  
County of \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, before me personally appeared  
\_\_\_\_\_ to me known or proved to be the person(s) described in and who executed the foregoing  
instrument, and acknowledged that HE/SHE/THEY executed the same as HIS/HER/THEIR 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

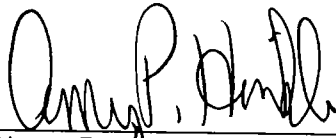
Notary Public \_\_\_\_\_

My Commission Expires. \_\_\_\_\_

\*\*\*\*\*

State of Missouri )  
County of St Charles )

On 7/25/11, before me appeared Larry Baumann, to me personally known, being by me duly sworn or affirmed, whose address is 1000 Technology Drive, O'Fallon, MO 63368-2240 did say that he is the Vice President Of Citimortgage, Inc., and that the seal fixed to the foregoing instrument is the corporate seal of said corporation, and that said instrument was signed and sealed in behalf of said corporation, by authority of its Board of Directors, and Larry Baumann acknowledged said instrument to be the free act and deed of said corporation, and that such individual made such appearance before the undersigned in the City of O'Fallon, State of Missouri

  
\_\_\_\_\_  
Notary Public


AMY P. HINKLE  
Notary Public - Notary Seal  
State of Missouri  
Commissioned for Lincoln County  
My Commission Expires November 23, 2014  
Commission Number 10116966

\*\*\*\*\*

State of Missouri )  
County of St Charles )

**Document is NOT OFFICIAL!**  
**This Document is the property of the Lake County Recorder!**

On 7/25/11, before me appeared Lawrence Baumann, to me personally known, being by me duly sworn or affirmed, whose address is 1000 Technology Dr., O'Fallon, MO 63368-2240, did say that she is an Assistant Secretary of Mortgage Electronic Registration Systems, Inc., and that the seal fixed to the foregoing instrument is the corporate seal of said corporation, and that said instrument was signed and sealed in behalf of said corporation, by authority of its Board of Directors, and Lawrence Baumann acknowledged said instrument to be the free act and deed of said corporation

  
\_\_\_\_\_  
Notary Public



AMY P. HINKLE  
Notary Public - Notary Seal  
State of Missouri  
Commissioned for Lincoln County  
My Commission Expires November 23, 2014  
Commission Number 10116966

CMI-MERS NON CAL

LPSHARE NOTARY SCOTT F DOC

# Indiana Affirmation Statement

Account #2003571408

"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.

Lee Kee Robinson Sr

(Printed name)





Prepared By. Loan Modification Team

CitiMortgage, Inc.  
1000 Technology Drive M.S. 321  
O'Fallon, MO 63368-2240  
1-866-272-4749

Specialist:  
Tracy Snyder

Loan Number.  
2003571408



THIS IS TO CERTIFY THIS INSTRUMENT WAS PREPARED BY CITI MORTGAGE, ON THE PARTIES NAME IN THE INSTRUMENT.

Lee Kee Robinson Sr.

DOCUMENT PROCESSING UNIT  
CITI MORTGAGE INC.,



located in LAKE County, Indiana:  
LOTS 36 AND 37 IN JOHN MARSHALL'S RESUBDIVISION OF BLOCK 7, IN EAST HYDE PARK  
SUBDIVISION, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 10 PAGE  
25, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

