

When recorded mail to: #0945154
First American Title
Loss Mitigation Title Services 1806 10
P O Box 27670
Santa Ana, CA 92799
RE MIRANDA - MOD REC SVC

INDIANA
LAKE COUNTY
DEED FOR RECORD

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2012 AUG 24 AM 10:42

Loan # 577995762

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

This Loan Modification Agreement ("Agreement"), made 06/21/11, between CARLOS J MIRANDA and DOTTY B OCHOA ("Borrower") residing at 7122 IDAHO AVE HAMMOND IN, 46323-2455 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 02/22/96 and recorded on 02/28/96, Document number 96012900, 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 7122 IDAHO AVENUE, HAMMOND IN, 46323, 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 06/21/11, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U S \$ 68,835 68 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 \$ 10,538 73, 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 \$ 79,374 41

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 4 500% effective 07/01/11 (the "Interest Change Date") The Borrower promises to make monthly payments of principal and interest of U S \$ 402 18 (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 on the date of notice or demand on the Borrower

Page 1

AMOUNTS \$ 25
CASH _____ CHARGE _____
CHECK# 15151950
OVERAGE 200
COPY _____
NON-CONF ✓
DEPUTY AD

REF1

①

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

6-24-11 *Carlos J. Miranda*
Date Borrower - CARLOS J MIRANDA

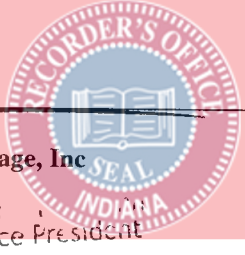
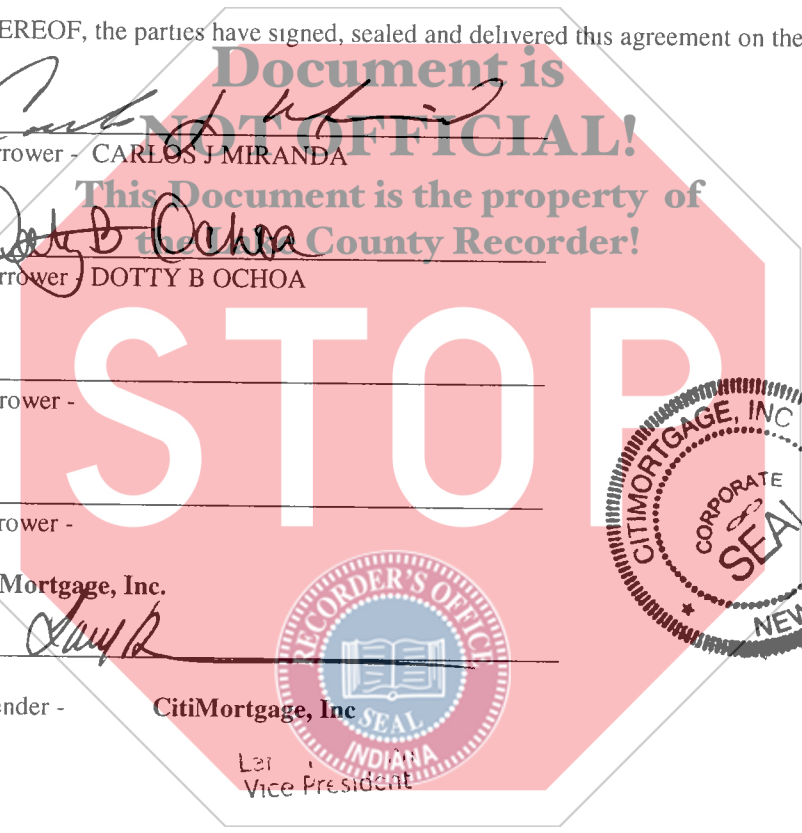
6/24/11 *Dotty B. Ochoa*
Date Borrower - DOTTY B OCHOA

Date Borrower -

Date Borrower -

11/08/14 By *[Signature]*
Date Lender - CitiMortgage, Inc

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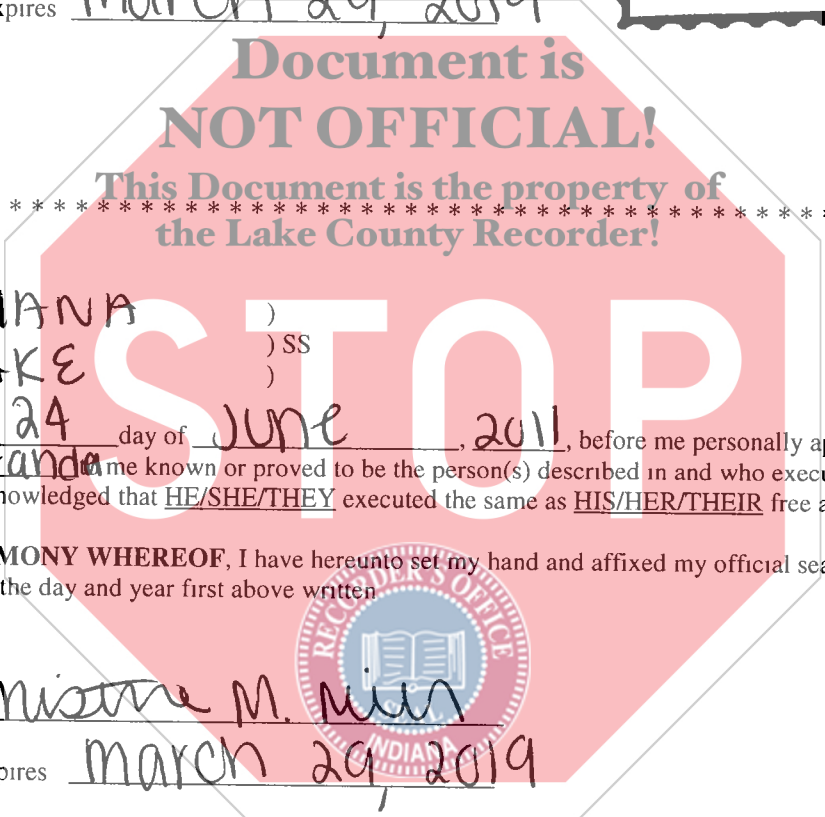
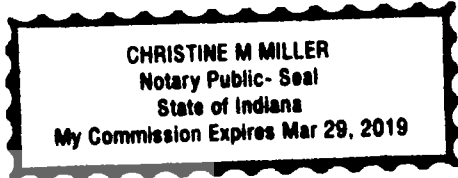
-----[Space Below This Line for Acknowledgments]-----

State of INDIANA)
County of LAKE)SS
)

On this 24 day of JUNE, 2011, before me personally appeared Carlos Miranda 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 Christine M. Miller
My Commission Expires March 29, 2019



State of INDIANA)
County of LAKE)SS
)

On this 24 day of JUNE, 2011, before me personally appeared Dotty Miranda 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 Christine M. Miller
My Commission Expires March 29, 2019



State of Missouri)
County of St Charles)

On 11/10/2011, 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.



Michael J Ronimous
Notary Public

MICHAEL J RONIMOUS
Notary Public - Notary Seal
State of Missouri
Commissioned for St Louis County
My Commission Expires: April 17, 2015
Commission Number: 11174293





Prepared By; Loan Modification Team

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

Specialist:
Eva Holtry

Loan Number:
577995762

Document is
THIS IS TO CERTIFY THAT THIS DOCUMENT WAS PREPARED BY
CITIMORTGAGE, INC., ON THE PARTIES NAME IN THE
INSTRUMENT. This Document is the property of
the Lake County Recorder!

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MICHAEL RONIMOUS, DOCUMENT PROCESSING UNIT
CITIMORTGAGE, INC.



LOT 12, PARRISH PARK SECOND SUBDIVISION TO THE CITY OF
HAMMOND, AS SHOWN IN PLAT BOOK 47, PAGE 46, LAKE COUNTY,
INDIANA.



Indiana Affirmation Statement

Account # 577995762

"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)

