

2012 058021

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MICHELLE E. FAJMAN  
RECORDER

This Document Prepared By:  
CYNTHIA M GOLDSBY  
WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD, MAC# X7801-03K  
FORT MILL, SC 29715  
(800) 416-1472

When recorded mail to: #:7265806  
First American Title  
Loss Mitigation Title Services 1079.12  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: KRUMRIE - PROPERTY REPORT

Tax/Parcel No. 64-05-22-336-007.000-016

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Original Principal Amount: \$173,000.00

Fannie Mae Loan No.:

Unpaid Principal Amount: \$169,612.02

Loan No: (scan barcode)

New Principal Amount \$172,852.41

New Money (Cap): \$3,240.39

**LOAN MODIFICATION AGREEMENT (MORTGAGE)**  
(Providing for FIXED Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 2ND day of JULY, 2012, between EDWARD G. KRUMRIE, JR. AND TANKOSAVA TANYA KRUMRIE, HUSBAND AND WIFE ("Borrower") whose address is 3355 PARKSIDE DRIVE, PORTAGE, INDIANA 46368 and WELLS FARGO BANK, N.A. ("Lender"), whose address is 3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SC 29715, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated JULY 28, 2006 and recorded on AUGUST 3, 2006 in INSTRUMENT NO. 2006-023275, of 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

3355 PARKSIDE DRIVE, PORTAGE, INDIANA 46368  
(Property Address)

the real property described being set forth as follows:

Wells Fargo Custom Apollo Loan Modification Agreement 06202012\_71  
First American Mortgage Services

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**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

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 **JULY 1, 2012**, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. **\$172,852.41**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. U.S. **\$17,602.41** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and I will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is U.S. **\$155,250.00**. Interest at the rate of **4.6250%** will begin to accrue on the Interest Bearing Principal Balance as of **JULY 1, 2012** and the first new monthly payment on the Interest Bearing Principal Balance will be due on **AUGUST 1, 2012**. The new Maturity Date will be **JULY 1, 2052**. My payment schedule for the modified Loan is as follows:

Months	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
<b>1-480</b>	<b>4.6250%</b>	<b>07/01/2012</b>	<b>710.47</b>	<b>\$332.27</b> Adjusts annually after year 1	<b>\$1,042.74</b> Adjusts annually	<b>08/01/2012</b>	<b>480</b>

If I make a partial prepayment of Principal, the Lender may apply that partial prepayment first to any Deferred Principal Balance before applying such partial prepayment to other amounts due.

3. 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 delivered or mailed 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 the Security Instrument without further notice or demand on Borrower.

4. 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; 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, including,

where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and

- (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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. Borrower understands and agrees that:

- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) 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.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
- (f) If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure.

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 \_\_\_\_\_.

[Printed Name]

In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, N.A.

By *Daporschea Butler* (print name)  
**Daporschea Butler** (title)  
**Vice President Loan Documentation**

7/27/12  
Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF Minnesota  
COUNTY OF Dakota

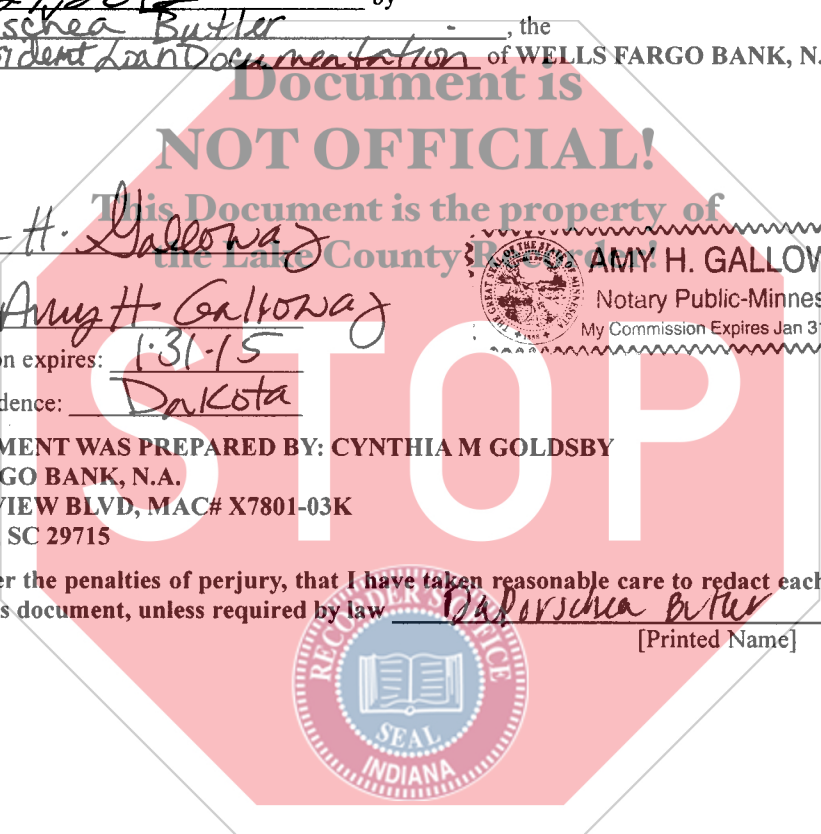
The foregoing instrumental was acknowledged before me this July 27, 2012 by Daporschea Butler, the Vice President Loan Documentation of WELLS FARGO BANK, N.A., on behalf of said entity.

*Amy H. Galloway*  
Notary Public  
Print Name: Amy H. Galloway  
My commission expires: 1-31-15  
County of residence: Dakota



**THIS DOCUMENT WAS PREPARED BY: CYNTHIA M GOLDSBY**  
**WELLS FARGO BANK, N.A.**  
**3476 STATEVIEW BLVD, MAC# X7801-03K**  
**FORT MILL, SC 29715**

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 *Daporschea Butler*  
[Printed Name]



In Witness Whereof, I have executed this Agreement.

Edward G. Krumrie Jr. (Seal)  
Borrower  
**EDWARD G. KRUMRIE JR.**

Tankosava Tanya Krumrie (Seal)  
Borrower  
**TANKOSAVA TANYA KRUMRIE**

Date 7-6-2012  
\_\_\_\_\_  
(Seal)  
Borrower

Date 7-6-12  
\_\_\_\_\_  
(Seal)  
Borrower

\_\_\_\_\_  
Date  
\_\_\_\_\_  
(Seal)  
Borrower

\_\_\_\_\_  
Date  
\_\_\_\_\_  
(Seal)  
Borrower

\_\_\_\_\_  
Date  
\_\_\_\_\_  
[Space Below This Line for Acknowledgments]

**BORROWER ACKNOWLEDGMENT**

STATE OF INDIANA  
COUNTY SS: Porter

On this 6 day of July, 2012, before me, the undersigned, a Notary Public in and for said County, personally appeared EDWARD G. KRUMRIE JR., TANKOSAVA TANYA KRUMRIE, and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

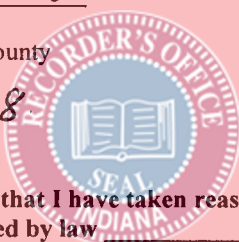
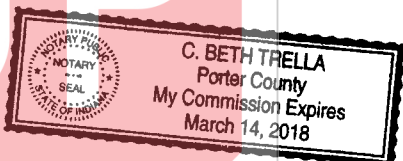
C. Beth Trella  
Notary Public

Print Name: C. Beth Trella

My commission expires on: 3-14-18

Residing in Porter County

My commission expires 3-14-18



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 \_\_\_\_\_

[Signed Name]

EXHIBIT A

**BORROWER(S): EDWARD G. KRUMRIE, JR. AND TANKOSAVA TANYA KRUMRIE, HUSBAND AND WIFE**

**LOAN NUMBER: (scan barcode)**

**LEGAL DESCRIPTION:**

**THE LAND REFERRED TO IN THIS POLICY IS SITUATED IN THE STATE OF INDIANA, COUNTY OF LAKE, CITY OF PORTAGE, AND DESCRIBED AS FOLLOWS: THE FOLLOWING DESCRIBED REAL ESTATE IN PORTER COUNTY, STATE OF INDIANA: LOT 58, IN BEL AIR VI UNIT 2, IN THE CITY OF PORTAGE, AS PER PLAT THEREOF, RECORDED IN PLAT FILE 19-A-1A, IN THE OFFICE OF THE RECORDER OF PORTER COUNTY, INDIANA.**

**ALSO KNOWN AS: 3355 PARKSIDE DRIVE, PORTAGE, INDIANA 46368**

WHEN RECORDED, RETURN TO:  
FIRST AMERICAN MORTGAGE SERVICES  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING

 KRUMRIE  
45521548 IN  
FIRST AMERICAN ELS  
MODIFICATION AGREEMENT  