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Recording Requested By and Return To:  
QUICKEN LOANS INC.  
SPECIAL LOANS SERVICING  
1050 WOODWARD AVE.  
DETROIT, MI 48226

2013 04 26 66

Date: April 22, 2013

Investor: Fannie Mae Loan Number: 1712141865

Grantee: Lawrence Howerzyl and Anna Howerzyl

Grantee Mailing Address: 10783 Knickerbocker C. Saint John, IN 46373

Quicken Loan: 3224948207

RE: Instrument Number: 2010 053454 Recorded: September 16, 2010

Grantee Legal Description:

THAT PART OF LOT 24 IN THE WOODS OF WESTON RIDGE PLANNED UNIT DEVELOPMENT, AN ADDITION TO THE TOWN OF ST. JOHN, LAKE COUNTY, INDIANA, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 9, 2003, IN BOOK 94, PAGE 82, AS DOCUMENT NUMBER 2003-130117, LYING EASTERLY OF THE FOLLOWING DESCRIBED LINE; COMMENCING AT THE SOUTHWEST CORNER OF LOT 24; THENCE SOUTH 89 DEGREES 21 MINUTES 55 SECONDS EAST, A DISTANCE OF 47.95 FEET TO THE POINT OF BEGINNING ON THE SOUTHERLY EXTENSION OF THE CENTER LINE OF A COMMON WALL; THENCE NORTH 4 DEGREES 11 MINUTES 21 SECONDS WEST, ALONG SAID CENTER LINE AND THE NORTHERLY AND SOUTHERLY EXTENSIONS THEREOF, 112.09 FEET TO A POINT ON THE NORTHERLY LINE OF SAID LOT 24, SAID POINT LYING 46.82 FEET (AS MEASURED ALONG SAID NORTHERLY LINE), EASTERLY OF THE NORTHWEST CORNER OF SAID LOT 24.

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
2013 JUL 10 AM 11:18  
MICHAEL REED

Agreement for Modification or Extension of a Mortgage

The Mortgagors identified above Lawrence Howerzyl and Anna Howerzyl (hereinafter referred to as the "Mortgagor") does hereby apply for re-amortization of the payment provisions of the above-referenced mortgage loan ("Modification" or "Extension") covering an indebtedness owing from the Mortgagor to Fannie Mae (hereinafter referred to as "Mortgagee"), evidenced by a note (or bond) and secured by a real property mortgage or trust deed (said note or bond and real property mortgage or trust deed are hereinafter referred to as the "Mortgage"), and the Mortgagor represents and agrees as follows:

- (1) Mortgagor is now the owner and holder of the real property encumbered by said Mortgage, recorded in the public records in the County of Lake, State of Indiana, in document 2010 053454.
- (2) Under the terms of said Mortgage, there remains unpaid as of the first day of the month in which this Agreement is made, the sum of \$69,269.80, for which amount the Mortgagor is indebted to the Mortgagee under said Mortgage, which is a valid lien.
- (3) Mortgagor hereby deposits with the Mortgagee, if such deposit is required by the Mortgagee, the sum of \$ NA which is to be applied to the present balance due on the principal of said Mortgage (including advances, if any), and the sum of \$ NA which is to be applied to the delinquent interest due on the said principal (and advances, if any), with the application of said deposited amounts to be made as of the effective date of this Agreement. If the modification or extension is not agreed to by Mortgagee, said deposited amounts shall be returned to Mortgagor.
- (4) Mortgagor agrees the terms of said Mortgage are modified or extended relative to the payment of the said indebtedness by providing for payment of the balance of the principal, including any unpaid interest due thereon (after the aforementioned deposits, if any, have been applied thereto) as follows: Said total balance of \$69,269.80 is to be paid, plus interest on the unpaid balance at a rate of 3.99% per annum (with such rate changing periodically if required by the provisions of the mortgage note), in equal monthly installments of \$918.23 (excluding the sums required to be deposited for the payment of insurance, taxes, etc.). The first of said installments shall become due and payable on the 1st day of July, 2013 and the remaining installments, as they may be changed periodically if required by the provisions of the mortgage note, successively on the 1st day of each and every month thereafter, until said mortgage indebtedness is fully paid, except that, if not sooner paid, the final payment of principal and interest shall be due and

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payable on the 1st day of September 1, 2020, which is the present or extended maturity date.

(5) Mortgagor agrees to make the payments as specified in Paragraph (4) hereof and understands and agrees that:

(a) All the rights and remedies, stipulations, and conditions contained in said Mortgage relating to default in the making of payments under the Mortgage shall also apply to default in the making of said modified payments hereunder.

(b) All covenants, agreements, stipulations, and conditions in said Mortgage shall be and remain in full force and effect, except as herein modified, and none of the Mortgagor's obligations or liabilities under said Mortgage shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of the Mortgagee's rights under or remedies on the Mortgage, whether such rights or remedies arise there under or by operation of law. Also, all rights of recourse to which the Mortgagee is presently entitled against any property or any other persons in any way obligated for, or liable on, the Mortgage are expressly reserved by the Mortgagee.

(c) All costs and expenses incurred by Mortgagee in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Mortgagor and shall be secured by said Mortgage, unless stipulated otherwise by Mortgagee.

(d) Mortgagee 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 Mortgagee, shall bind and inure to the heirs, executors, administrators, and assigns of the Mortgagor.

(6) For the purposes of inducing and influencing the Mortgagee to execute this Agreement, the undersigned Mortgagor represents of his or her own knowledge that the names of all owners or other persons having an interest in the mortgaged property are as follows:

**\*ACKNOWLEDGMENT**

The undersigned, being obligated for the payment of the above-described Mortgage indebtedness, hereby consents to the execution of this Agreement between the Mortgagor therein described and the Mortgagee, and further consents to any modification or extension of the Mortgage under said Agreement.

Name

Lawrence Howerzyl  
Lawrence Howerzyl

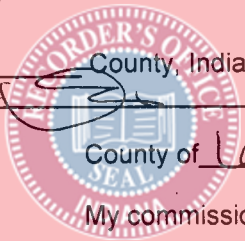
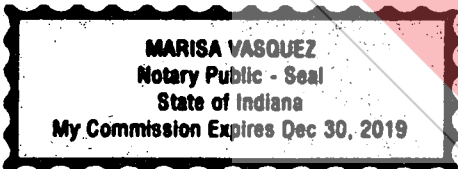
Marianne Dutton  
Witness

Anna Howerzyl  
Anna Howerzyl

[Signature]  
Witness

State of Indiana, Lake County

Acknowledged before me in Lake County, Indiana, on 5-3-2013 by  
Notary [Signature]



County of Lake

My commission expires Dec 30 2019

Acting in the county of Lake

AGREED TO BY:

Quicken Loans

Fannie Mae

(Mortgage Servicer)

Gail Crooks

(Authorized Representative)

Gail Crooks

5/10/2013

(Date)

(Mortgagee of Record)

Gail Crooks

(Authorized Representative)

Gail Crooks

5-10-2013

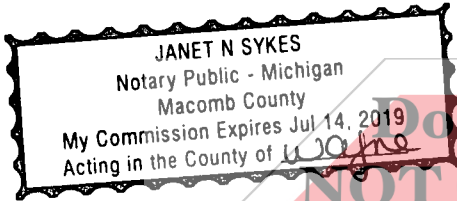
(Date)

SARITA FEAMER  
(Witness) SARITA FEAMER

SUSAN COYLE  
(Witness) SUSAN COYLE

State of Michigan, Wayne County

Acknowledged before me in Wayne County, Michigan, on 5-14-13 by  
Gail Crooks



Janet N. Sykes  
Notary

County of Macomb

My commission expires 7-14-19

Acting in the county of Wayne

**This Document is the property of  
the Lake County Recorder!**

Instrument prepared by: JuShawn Edelen, Quicken Loans Inc., 1050 Woodward Ave, Detroit, MI 48226

