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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 048977

2013 JUL -8 AM 8:35

MICHAEL B. BROWN
RECORDER

After Recording Return To:
RUTH RUHL, P.C.
Attn: Recording Department
2801 Woodside Street
Dallas, Texas 75204



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Loan No.: 1423955184

LOAN MODIFICATION AGREEMENT
(Providing for Adjustable Interest Rate)

NOT OFFICIAL!

This document is the property of the Lake County Recorder!

This Loan Modification Agreement ("Agreement"), effective this 1st day of March, 2013, between Robert W Smedley and Victoria A Smedley ("Borrower") and LNV Corporation

amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated November 27th, 2002 and recorded in Book/Liber N/A, Page N/A, Instrument No. 2002119027 of the Official Records of Lake County, Indiana, and (2) the adjustable rate note (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 1016 Cherry Street, Hammond, Indiana 46324



CHK # 19584 \$ 22
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the real property described being set forth as follows:

THE EAST 50 FEET OF LOT 2, BLOCK 4, RICHLAND MEADOWS, IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 15, PAGE 23, IN LAKE COUNTY, INDIANA.

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

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 March 1st, 2013, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 73,200.29, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 7.125%, from March 1st, 2013. The interest rate Borrower will pay may change in accordance with the terms of the Note. Borrower promises to make monthly payments of principal and interest of U.S. \$ 576.31, beginning on the 1st day of April, 2013. The amount of Borrower's monthly payments may change in accordance with the terms of the Note. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full, except that, if not sooner paid, the final payment of principal and interest shall be due and payable on the 1st day of December, 2032, which is the present or extended Maturity Date.

3. If on the Maturity Date, Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

4. 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.

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(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.

5. WAIVER.

AS A MATERIAL INDUCEMENT TO LENDER TO ENTER INTO THIS AGREEMENT, EACH BORROWER, ON BEHALF OF HIMSELF AND HERSELF AND HIS AND HER SUCCESSORS, ASSIGNS, HEIRS, LEGAL REPRESENTATIVES AND CONSTITUENTS (WHETHER OR NOT A PARTY HERETO) (BORROWER AND SUCH SUCCESSORS, ASSIGNS, HEIRS, LEGAL REPRESENTATIVES AND CONSTITUENTS BEING REFERRED TO HEREIN COLLECTIVELY AND INDIVIDUALLY, AS "OBLIGORS, ET AL."), HEREBY FULLY, FINALLY AND COMPLETELY RELEASE AND FOREVER DISCHARGE ORIGINAL LENDER, LENDER AND THEIR RESPECTIVE SUCCESSORS, ASSIGNS, AFFILIATES, SUBSIDIARIES, PARENTS, OFFICERS, SHAREHOLDERS, DIRECTORS, EMPLOYEES, ATTORNEYS AND AGENTS, PAST, PRESENT AND FUTURE, AND THEIR RESPECTIVE HEIRS, PREDECESSORS, SUCCESSORS AND ASSIGNS (COLLECTIVELY AND INDIVIDUALLY, "LENDER, ET AL.") OF AND FROM ANY AND ALL CLAIMS, CONTROVERSIES, DISPUTES, LIABILITIES, OBLIGATIONS, DEMANDS, DAMAGES, EXPENSES (INCLUDING, WITHOUT LIMITATION, REASONABLE ATTORNEYS' FEES), DEBTS, LIENS, ACTIONS AND CAUSES OF ACTION OF ANY AND EVERY NATURE WHATSOEVER, INCLUDING, WITHOUT LIMITATION, ANY THEREOF RELATING TO THE LOAN, AND WAIVE AND RELEASE ANY DEFENSE, RIGHT OF COUNTERCLAIM, RIGHT OF SET-OFF OR DEDUCTION TO THE PAYMENT OF THE INDEBTEDNESS EVIDENCED BY THE NOTE AND/OR THE MORTGAGE OR ANY OTHER LOAN DOCUMENT WHICH OBLIGORS, ET AL. NOW HAVE OR MAY CLAIM TO HAVE AGAINST LENDER, ET AL., OR ANY THEREOF, ARISING OUT OF, CONNECTED WITH OR RELATING TO ANY AND ALL ACTS, OMISSIONS OR EVENTS OCCURRING PRIOR TO THE EXECUTION OF THIS AGREEMENT.

6. AFFIRMATION.

Borrower hereby affirms, confirms, ratifies, renews and extends the debts, duties, obligations, liabilities, rights, titles, security interests, liens, powers and privileges created or arising by virtue of the Loan Documents, as each is amended hereby, until all of the indebtedness and obligations relating to the Loan have been paid and performed in full. Borrower confirms that Lender has not released, forgiven, discharged, impaired, waived or relinquished, and does not hereby release, forgive, discharge, impair, waive or relinquish any rights, titles, interests, liens, security interests, collateral, parties, remedies or any other matter with respect to the Loan, or any of the Loan Documents, but rather Lender is expressly retaining and reserving the same to their fullest extent.

4-12-13 _____ (Seal)
 Date Robert W Smedley -Borrower

4-12-13 _____ (Seal)
 Date Victoria A Smedley -Borrower

 Date (Seal) -Borrower

 Date (Seal) -Borrower

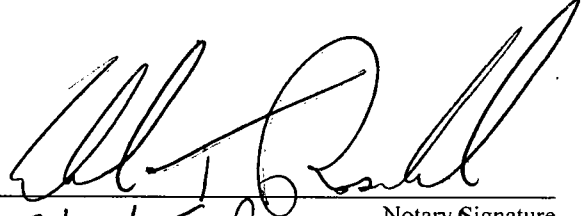
Loan No.: 1423955184

BORROWER ACKNOWLEDGMENT

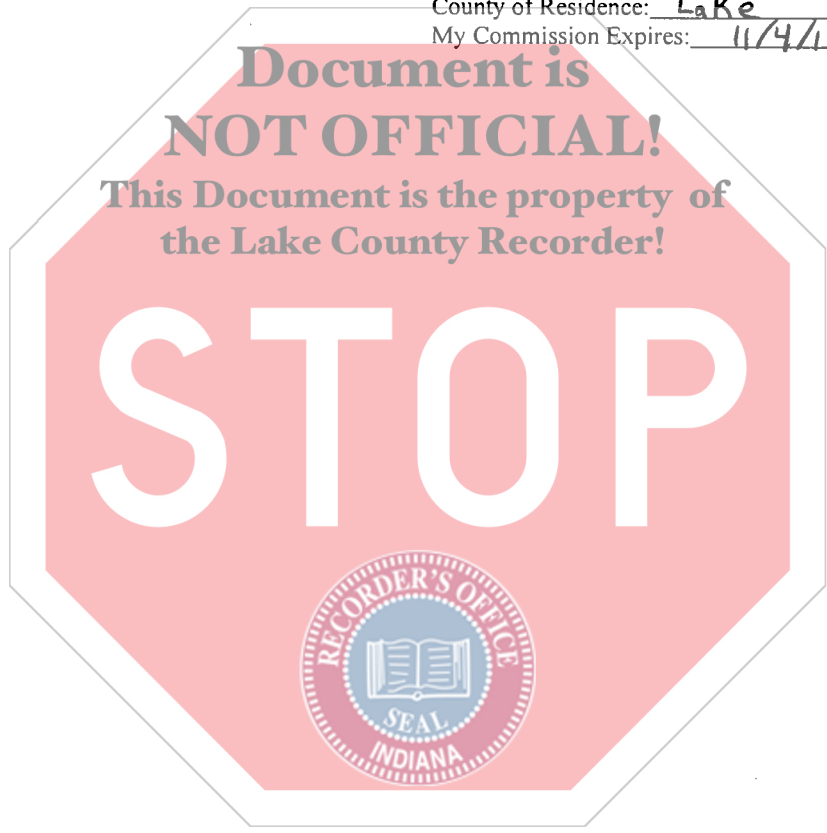
State of Indiana §
County of Lake §

The foregoing instrument was acknowledged before me 12th APRIL, 2013,
by Robert W Smedley and Victoria A Smedley

(Seal)



Edward T. Rosenwinkel Notary Signature
Type or Print Name of Notary
Notary Public, State of Indiana
County of Residence: Lake
My Commission Expires: 11/4/18



Loan No.: 1423955184

LNV Corporation (Seal)
-Lender

5-20-13

-Date

By: [Signature]
ODISHU R. MALIK
Its: Authorized Signer

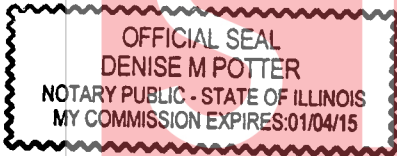
LENDER ACKNOWLEDGMENT

State of IL
County of LAKE

The foregoing instrument was acknowledged before me this MAY 20 2013
by ODISHU R. MALIK, Authorized Signer
of LNV Corporation

, on behalf of said entity.

(Seal)



[Signature]
DENISE M. POTTER
Notary Signature
Type or Print Name of Notary
Notary Public, State of IL
County of Residence: LAKE
My Commission Expires: 11/4/15

This Instrument Was Prepared By:
RUTH RUHL, P.C.
2801 Woodside Street
Dallas, Texas 75204

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

Loan No.: 1423955184

SAME NAME ADDENDUM

THIS ADDENDUM is made this 1st day of March, 2013, and is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date, given by Robert W Smedley (the "Borrower") which modifies Borrower's Note and Security Instrument to LNV Corporation (the "Lender")

and covers the Property located at:

1016 Cherry Street, Hammond, Indiana 46324
[Property Address]

In addition to the agreements made in the Loan Modification Agreement, Borrower and Lender further agree as follows:

1. Borrower is the same person named in the Note, the Security Instrument, and the Loan Modification Agreement.
2. Borrower is one and the same person as: Robert Wayne Smedley
3. The signature below is Borrower's true and exact signature for execution of the Loan Modification Agreement.
4. Borrower understands that this statement is given as a material inducement to cause Lender to make the Loan Modification Agreement to Borrower and that any false statement, misrepresentations or material omissions may result in civil and criminal penalties.

By signing below, Borrower accepts and agrees to the terms and covenants contained herein.

LNV Corporation

(Seal)

Robert W Smedley

(Seal)

-Borrower

By:



ODISHU R. MALIK

Its:

Authorized Signer

