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When recorded mail to: #:8250444

First American Title
Loss Mitigation Title Services 4426
P.O. Box 27670
Santa Ana, CA 92799
RE: MATZA - PROPERTY REPORT

2013 056112

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 JUL 31 AM 9:38

MICHAEL B. BROWN
RECORDER

This Document Prepared By:
FLAGSTAR BANK, FSB
5151 CORPORATE DRIVE
TROY, MI 48098
BRIAN PRICE
1-800-393-4887

Current UPB: \$195,479.02
New UPB: \$149,021.59
New Money: \$0.00

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Original Recording Date: **October 27, 2010**

Loan No: **503062740**

Original Loan Amount: **\$201,973.00**

FHA Case Number: **156-0550870-703**

Original Lender: **MERS as nominee for LOAN NETWORK LLC**

Document is
NOT OFFICIAL!
LOAN MODIFICATION AGREEMENT
This Document is the property of
the Lake County Recorder.

*MERS as nominee for Flagstar Bank, FSB successor in interest to original lender

This Loan Modification Agreement ("Agreement"), made this 28 day of June, 2013, between **RICHARD J. MATZA, A SINGLE MAN** whose address is **6615 W 128TH LN, CEDAR LAKE, IN 46303** ("Borrower") and **Flagstar Bank, FSB*** which is organized and existing under the laws of **The United States of America**, and whose address is **5151 CORPORATE DRIVE, TROY, MI 48098** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **October 21, 2010** and recorded in **Book/Liber N/A, Page N/A, Instrument No: 2010062514**, of the **Official Records (Name of Records) of LAKE County, IN (County and State, or other Jurisdiction)** 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

6615 W 128TH LN, CEDAR LAKE, IN 46303,
(Property Address)

the real property described being set forth as follows:



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AMOUNT \$ 125.00 * 1 4 5 0 6 + 1 6 *
CASH _____ CHARGE _____
CHECK # 10697983
OVERAGE 2.00
COPY _____
NON-COM
CLERK M. E.

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THE FOLLOWING DESCRIBED PROPERTY LOCATED IN LAKE COUNTY, INDIANA: LOT 35, KRYSTAL OAKS ESTATES, AN ADDITION TO THE TOWN OF CEDAR LAKE PER PLAT THEREOF RECORDED IN PLAT BOOK 97, PAGE 14 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. APN: 45-15-23-282-005.000-043

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, 2013**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$149,021.59**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$6,192.15** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
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 **4.000%**, from **June 1, 2013**. Borrower promises to make monthly payments of principal and interest of U.S. **\$711.45**, beginning on the **1st** day of **July, 2013**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **June 1, 2043** (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.
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.

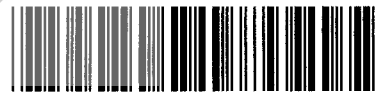
4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower 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



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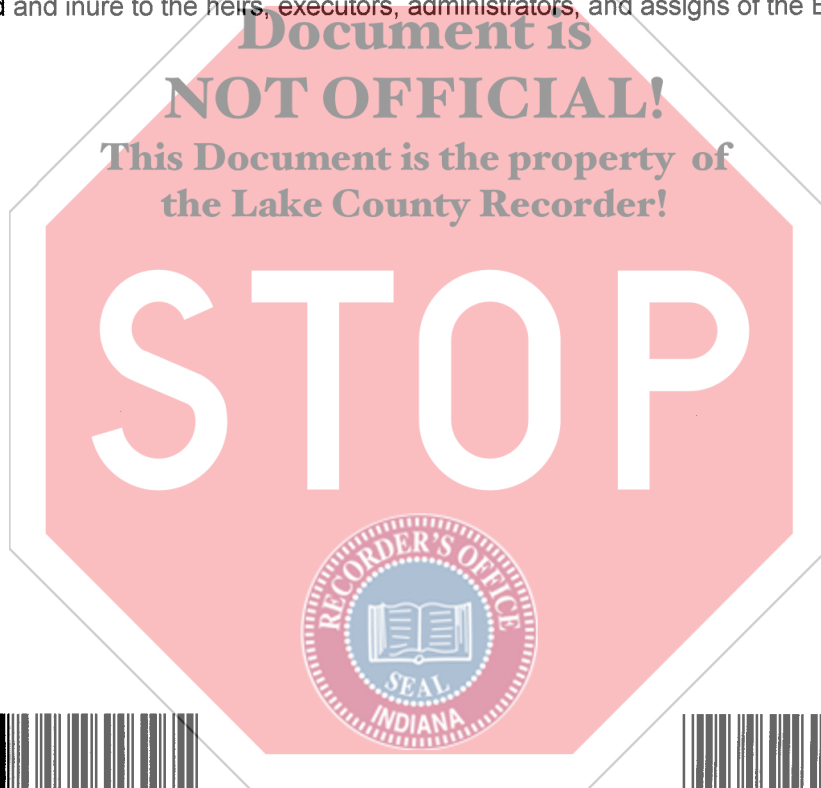


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under the Note; and

- (b) all terms and provisions of any adjustable rate rider, 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. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.
6. 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 Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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.



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Richard J. Matza
RICHARD J. MATZA -Borrower

_____[Space Below This Line For Acknowledgments]_____

State of Indiana

County of Lake

Before me, Cindy M. Rodgers Notary Public,
(please print name)

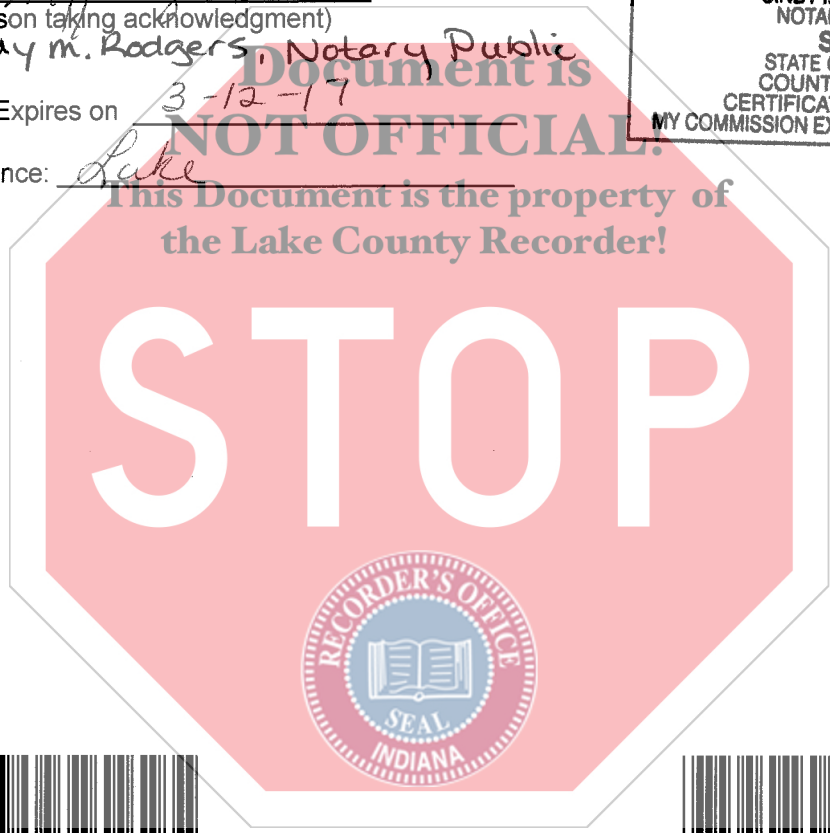
this 28 day of June, 2013, **RICHARD J. MATZA, A SINGLE MAN**, (name of grantor)
acknowledged the execution of the annexed deed, (or mortgage as the case may be.)

Cindy M. Rodgers
(Signature of person taking acknowledgment)
(SEAL) Cindy M. Rodgers, Notary Public

CINDY M. RODGERS
NOTARY PUBLIC
SEAL
STATE OF INDIANA
COUNTY OF LAKE
CERTIFICATE NO. 603002
MY COMMISSION EXPIRES MARCH 12, 2017

My Commission Expires on 3-12-17

County of Residence: Lake



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FLAGSTAR BANK, FSB

By: *Linda K Bickers*

(Seal) - Lender

Name: **LINDA K. BICKERS**

Title: **ASSISTANT VICE PRESIDENT**

7-18-13

Date of Lender's Signature

[Space Below This Line For Acknowledgments]

State of Michigan

County of Oakland

Before me, *Marion K. Begovich* Notary Public,
(please print name)

this 18th day of July, 2013

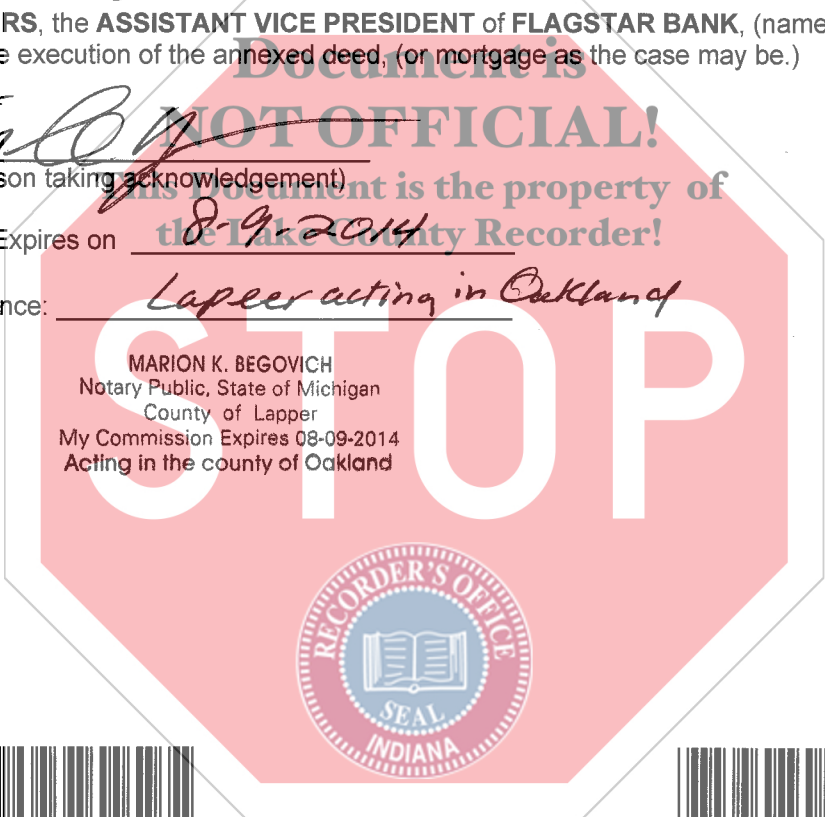
LINDA K. BICKERS, the **ASSISTANT VICE PRESIDENT** of **FLAGSTAR BANK**, (name of grantor) acknowledged the execution of the annexed deed, (or mortgage as the case may be.)

Marion K. Begovich
(Signature of person taking acknowledgement)

My Commission Expires on 8-9-2014

County of Residence: Lapeer acting in Oakland

MARION K. BEGOVICH
Notary Public, State of Michigan
County of Lapper
My Commission Expires 08-09-2014
Acting in the county of Oakland



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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.

Kristin Morrow
Signature

Kristin Morrow
Printed Name

This Document Prepared By:
FLAGSTAR BANK, FSB
5151 CORPORATE DRIVE
TROY, MI 48098
BRIAN PRICE



* 5 0 3 0 6 2 7 4 0 *
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CERTIFICATE OF PREPARATION

This is to certify that this instrument was prepared by Flagstar Bank, FSB, one of the parties named in the instrument.

