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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2014 004081

2014 JAN 23 AM 9:14

MICHAEL B. BROWN  
RECORDER

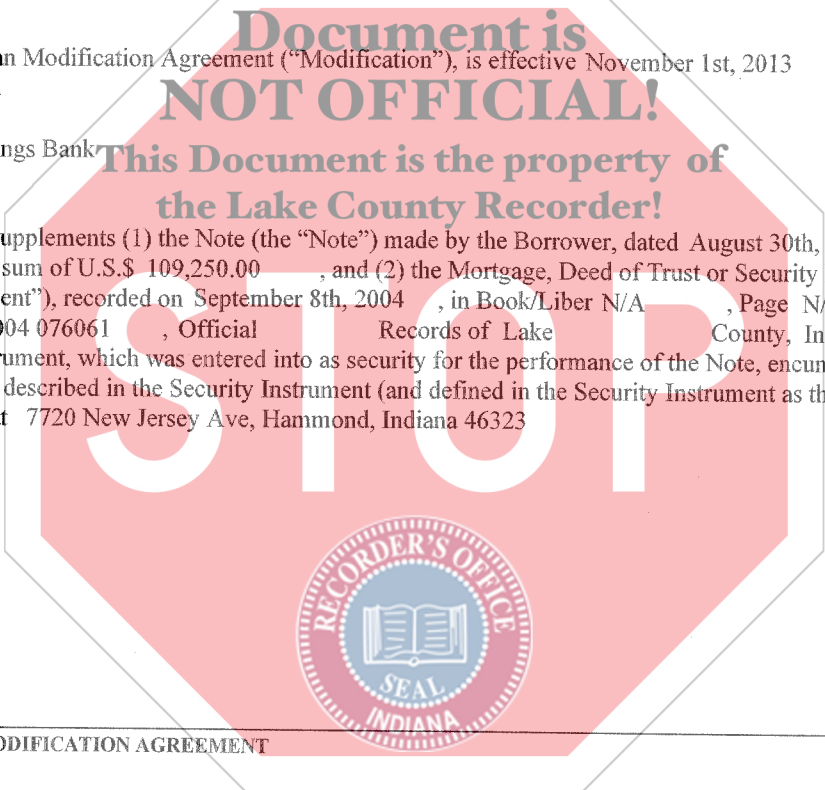
After Recording Return To:  
RUTH RUHL, P.C.  
Attn: Recording Department  
2801 Woodside Street  
Dallas, Texas 75204

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Loan No.: 110436048

### LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective November 1st, 2013, between Timothy F Patton ("Borrower") and First Federal Savings Bank ("Lender"), and amends and supplements (1) the Note (the "Note") made by the Borrower, dated August 30th, 2004, in the original principal sum of U.S.\$ 109,250.00, and (2) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), recorded on September 8th, 2004, in Book/Liber N/A, Page N/A, Instrument No. 2004 076061, Official Records of Lake County, Indiana. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located at 7720 New Jersey Ave, Hammond, Indiana 46323.



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Loan No.: 110436048

That real property is described as follows:

LOT 51 IN TRI-STATE MANOR ADDITION, UNIT 4, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 32 PAGE 40, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

APN: 45-07-15-401-021.000.023

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows. The Borrower and Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

1. The Borrower represents that the Borrower  is,  is not, the occupant of the Property.
2. 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 \$ 7,652.60 , have been added to the indebtedness under the terms of the Note and Security Instrument. As of November 1st, 2013 , the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 102,106.89
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.250 % beginning November 1st, 2013 . The Borrower promises to make monthly payments of principal and interest of U.S.\$ 628.69 , beginning on the 1st day of December , 2013 , and continuing thereafter on the same day of each succeeding month. If on November 1st, 2043 , (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at 301 East Ninth Street, Rochester, Indiana 46975

or at such place as the Lender may require.

4. Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.
5. Nothing in this Modification 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 Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

Loan No.: 110436048

[To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Note or Security Instrument].

12/19/2013 \_\_\_\_\_ Timothy F Patton 12-19-13 (Seal)  
 Date \_\_\_\_\_ Timothy F Patton -Borrower

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

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

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



State of Indiana

County of Lake

The foregoing instrument was acknowledged before me December 19, 2013 by Timothy F Patton

(Seal)

*Randall W. Hoyle*  
 \_\_\_\_\_ Notary Signature  
 Randall W. Hoyle  
 \_\_\_\_\_ Type or Print Name of Notary  
 Notary Public, State of INDIANA  
 County of Residence: LAKE  
 My Commission Expires: Feb 17 2019



Loan No.: 110436048

First Federal Savings Bank \_\_\_\_\_ (Seal)  
-Lender

By: Evan Gottschalk  
Evan Gottschalk  
Its: Vice President

LENDER ACKNOWLEDGMENT

State of Indiana

County of Fulton

The foregoing instrument was acknowledged before me this December of 22, 2013,  
by Evan Gottschalk Vice President!  
of First Federal Savings Bank



**STACEY WILSON**  
Notary Public, State of Indiana  
County of Fulton  
Commission Expires: 6-27-20

Stacey Wilson  
\_\_\_\_\_  
Notary Signature  
Stacey Wilson  
\_\_\_\_\_  
Type or Print Name of Notary  
Notary Public, State of Indiana  
County of Residence: FULTON  
My Commission Expires: 6/27/20

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