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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 008456

2014 FEB 13 AM 9:20

MICHAEL B. BROWN
RECORDER

After Recording Return To:
Mortgage Services
PO Box 5449
Mount Laurel, NJ 08054
Return to Phone: 877-766-8244

This Document Prepared By:
PHH Mortgage Corporation
PO Box 5449
Mount Laurel, NJ 08054
Tuyet Tran, Specialist
1-877-766-8244

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Original Recording Date: **May 12, 2011**
Original Loan Amount: **\$228,058.00**
Original Lender Name: **Lake Mortgage Company, Inc.**

Loan No: **7112942094**
FHAVA Case Number: **156-0811876-703**
MIN Number: **100594100001029832**

Prepared Date: **December 11, 2013**

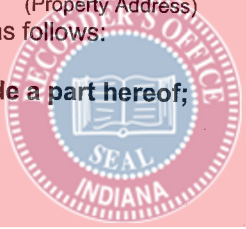
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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 11th day of December, 2013, between **LATASHA D LEE FKA LATASHA D LEE-BARROW** whose address is **5625 WILDROSE LN, SCHERERVILLE, IN 46375** ("Borrower") and **PHH Mortgage Corporation** which is organized and existing under the laws of **New Jersey**, and whose address is **1 Mortgage Way, Mt. Laurel, NJ 08054** ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), and has an address and telephone number of 1901 E. Voorhees Street, Suite C, Danville, IL 61834 or P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **April 29, 2011** and recorded in **Instrument No: 2011-026608**, 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

5625 WILDROSE LANE, SCHERERVILLE, IN 46375,
(Property Address)

the real property described being set forth as follows:

See Exhibit "A" attached hereto and made a part hereof;



HUD MODIFICATION AGREEMENT
Loan No: **7112942094**
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(page 1 of 7)

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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 **December 1, 2013**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$200,922.12**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$0.00** 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 **4.625%**, from **December 1, 2013**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,033.02**, beginning on the **1st** day of **January, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **December 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 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.



Lataasha D. Lee
LATASHA D LEE -Borrower

(Seal)

[Space Below This Line For Acknowledgments]

State of Indiana

County of INDIANA

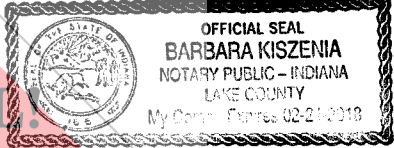
Before me, BARBARA KISZENIA Notary Public,
(please print name)

this 26TH day of DECEMBER, 2013, **LATASHA D LEE FKA LATASHA D LEE-BARROW**, (name of grantor) acknowledged the execution of the annexed deed, (or mortgage as the case may be.)

Bar Lee
(Signature of person taking acknowledgment)

My Commission Expires on 02-21-2018

County of Residence: LAKE



PHH Mortgage Corporation

By: [Signature] (Seal) - Lender
Name:
Title: ANDREA KANOPKA, ASST. V.P.

1-29-14
Date of Lender's Signature [Space Below This Line For Acknowledgments]

State of New Jersey, County of Burlington

On 01/29, 20 14, before me, FLORENCE L. GEDLING
(please print name)

a Notary Public in and for said State, personally appeared

ANDREA KANOPKA, ASST. V.P.

_____ of the Corporation, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their capacity, and that by their signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

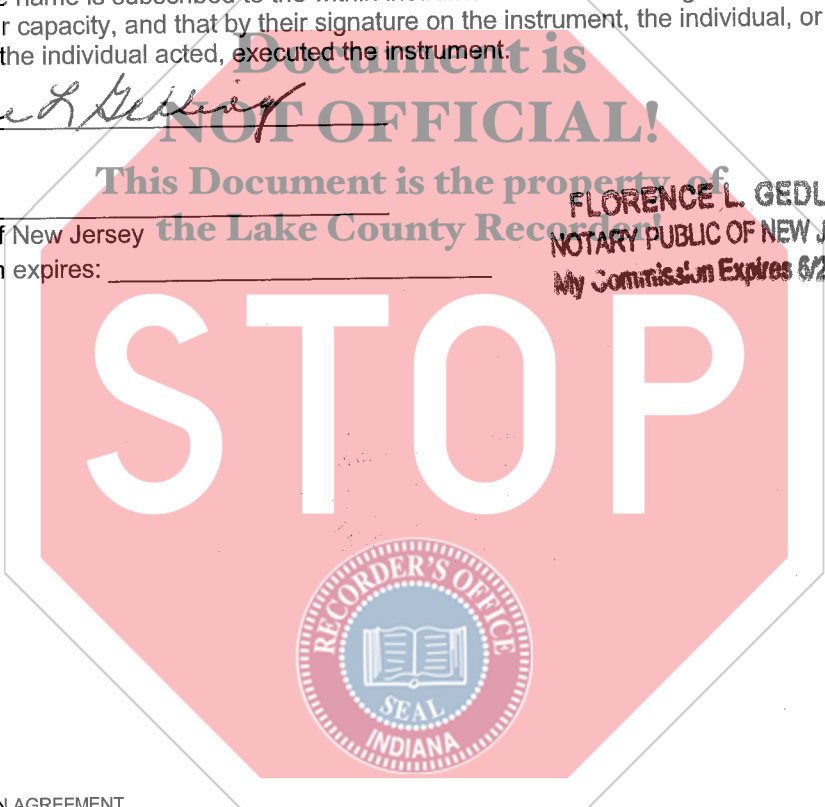
[Signature]
Notary Public

Notary Public of New Jersey
My Commission expires: _____

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This Document is the property of the Lake County Recorder

**FLORENCE L. GEDLING
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 6/25/2017**



Barbara Halin

Mortgage Electronic Registration Systems, Inc - Nominee for Lender

Title:

BARBARA HALIN, ASST. SECRETARY

Name

Title

Date of Signature: 1-29-2014

[Space Below This Line For Acknowledgments]

State of New Jersey, County of Burlington SS.:

I CERTIFY that on 01/29/2014

BARBARA HALIN, ASST. SECRETARY

Personally came before me and stated to my satisfaction that this person (or if more than one, each person):

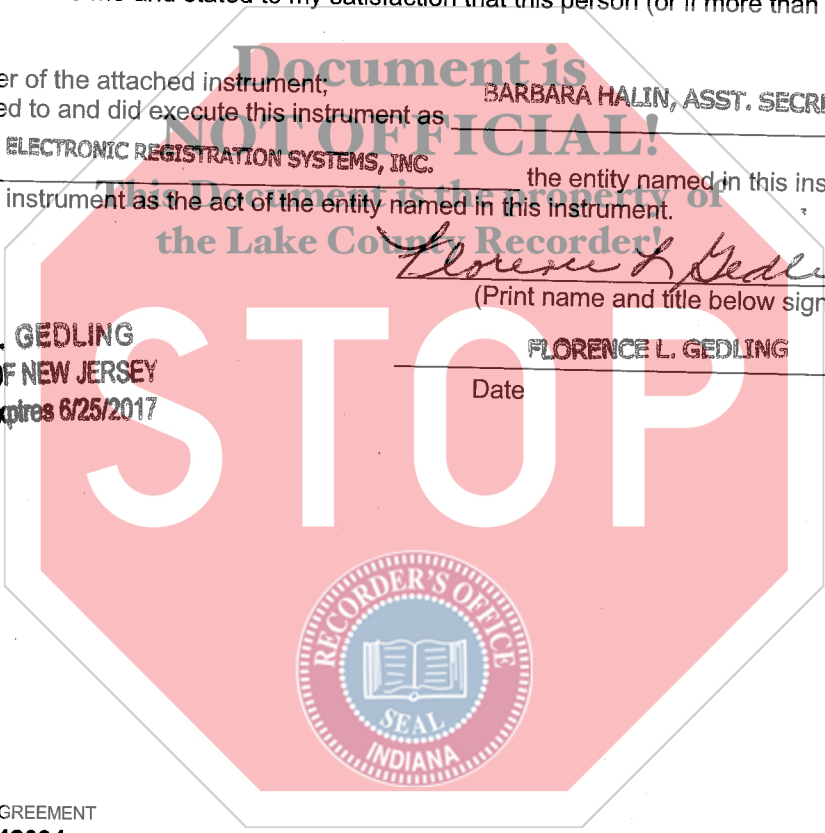
- (a) was the maker of the attached instrument;
- (b) was authorized to and did execute this instrument as BARBARA HALIN, ASST. SECRETARY
- of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. the entity named in this instrument; and;
- (c) executed this instrument as the act of the entity named in this instrument.

Florence L. Gedling
(Print name and title below signature)

FLORENCE L. GEDLING

Date

FLORENCE L. GEDLING
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 6/25/2017



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.

Barbara Halin 1/29/2014
Signature

Barbara Halin
Printed Name

This Document Prepared By:
PHH Mortgage Corporation
PO Box 5449
Mount Laurel, NJ 08054
Tuyet Tran, Specialist



LOAN # 7112942094

EXHIBIT A

LOT NUMBERED ONE HUNDRED-EIGHTY (180) IN PRAIRIE ESTATES, PHASE 2, UNIT 2 AN ADDITION TO THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED NOVEMBER 18, 2002 IN PLAT BOOK 92, PAGE 78, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

