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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2014 026647

2014 MAY 13 AM 8:46

MICHAEL B. BROWN  
RECORDER

SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

After Recording Return To:  
Old Republic Default Mgmt. Svcs.  
500 City Parkway West Suite 200  
Orange, CA 92868  
(714) 385-3500

Prepared By Nina Price  
Suntrust Mortgage, Inc.  
1001 Semmes Avenue  
Richmond, VA 23224  
(804) 319-2152

**Document is  
NOT OFFICIAL!  
LOAN MODIFICATION**

Title Order No. 02-13058281  
PIN 45-08-23-329-019.000-020

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

Loan 0296223274  
Bwr CULVER-WATTS

THIS INSTRUMENT IS BEING RECORD AS A ACCOMMODATION ONLY.  
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY ASSUMES NO LIABILITY  
AS TO ITS EXECUTION OR AS TO ITS AFFECT UPON THE TITLE.

"I AFFIRM, UNDER PENALTY OF PERJURY, THAT I HAVE TAKEN REASONABLE CARE  
TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT,  
UNLESS REQUIRED BY LAW."

**JILLIAN PETRY**  
Title Assistant  
Old Republic Default Management Services  
(714) 385-3500, ext 7604

THIS COVER SHEET HAS BEEN ADDED TO ALLOW ADEQUATE ROOM FOR RECORDING INFORMATION.  
THIS PAGE MAY BE RECORDED LAST OR REMOVED IF NECESSARY.

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APN# 450823329019000020  
RETURN RECORDED DOCUMENT TO:

SunTrust Mortgage, Inc.  
C/O Old Republic  
500 City Parkway West, Suite 200  
Orange, CA 92868

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INVESTOR LOAN# 0201138775  
MIN: 1000104 0296223274 4

LOAN# 0296223274  
MERS Phone: 1-888-679-MERS

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 20TH day of MARCH, 2014, between CAROL A CULVER-WATTS, MARRIED TO ("Borrower") and SUNTRUST MORTGAGE, INC. ("Lender"), Mortgage Electronic Registration Systems, Inc., ("Mortgagee") amends and supplements (1) that certain Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated NOVEMBER 26, 2008 in the amount of \$48,797.00 and granted or assigned to Mortgage Electronic Registration Systems, Inc., as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), 1901 E Voorhees Street, Suite C, Danville, IL 61834 or P.O. Box 2026, Flint, MI 48501-2026 and recorded DECEMBER 11, 2008 in book or Liber instrument number 2008083532 of the Official records of LAKE COUNTY, IN and (2) that certain 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:

**NO OFFICIAL!**  
This Document is the property of  
3348 IOWA STREET  
LAKE STATION, INDIANA 46405!  
(Property Address)

the real property described being set forth as follows:

SEE ATTACHED SCHEDULE "A"

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 1, 2014, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$45,627.60 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 4.250%, from MARCH 1, 2014. Borrower promises to make monthly payments of principal and interest of U.S. \$224.47, beginning on the 1ST day of APRIL, 2014, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 4.250% will remain in effect until principal and interest are paid in full. If on MARCH 1, 2044 (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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
  - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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. 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.
  - (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.
  - (f) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. **MERS is the [Mortgagee] [Beneficiary] of record under the Security Instrument and this Agreement.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

6. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.

Borrower will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and Borrower shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender and Borrower can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by the Loan Documents, Lender shall promptly refund to Borrower any Funds held by Lender.

BY SIGNING BELOW, Borrower and Lender do each accept and agree to the terms and covenants in this Loan Modification Agreement as of the date first written above.

BORROWER

Carol A Culver-Watts (Seal)  
CAROL A CULVER-WATTS

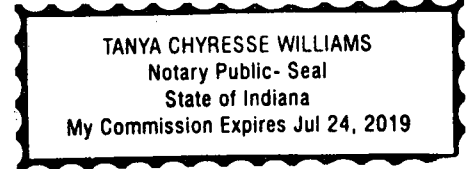
By \_\_\_\_\_ (SEAL)

Witness (Print Name): \_\_\_\_\_

By \_\_\_\_\_ (SEAL)

Witness (Print Name): \_\_\_\_\_

State of IN §  
County/City of Lake §

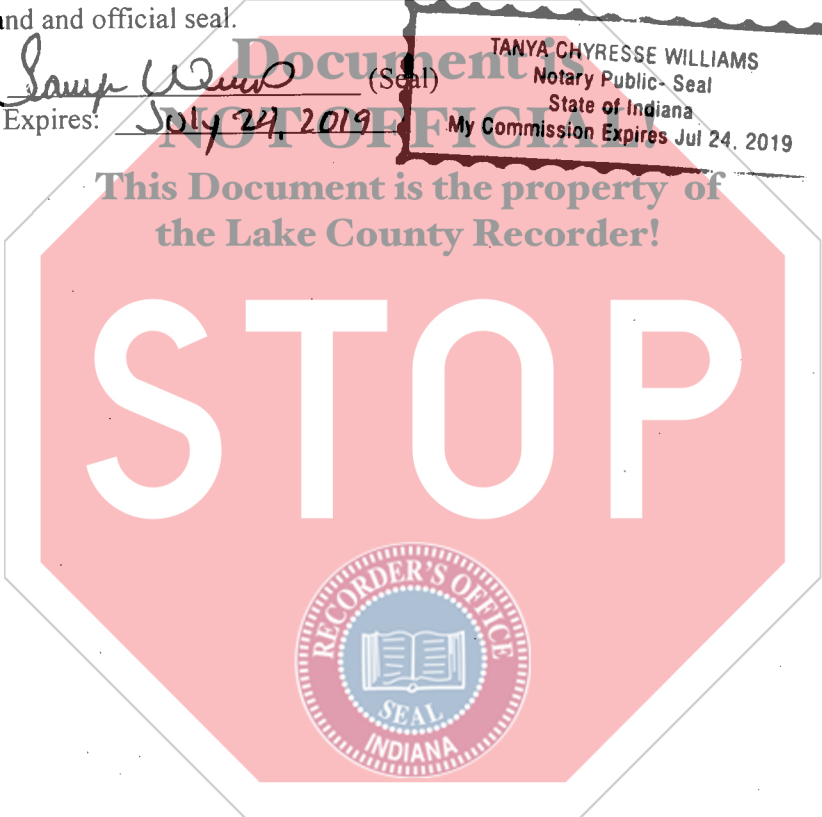
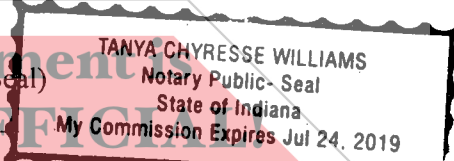


On this the 27<sup>th</sup> day of March, 2014 before me, (Notary's Name) Tanya Williams, personally appeared (Borrower/Title Holder's Name) Carol A Culver-Watts, who is/are personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the above instrument and acknowledged to me that he/she/they executed the same as his/her/their voluntary act and deed.

WITNESS my hand and official seal.

Notary Signature Tanya Williams (Seal)

My Commission Expires: July 24, 2019



[Space Below This Line For Acknowledgement]

SUNTRUST MORTGAGE, INC.

SUNTRUST MORTGAGE, INC Lender

Jill A. Fuller  
Group Vice President

04/10/14  
Date of Lender's Signature

*Eric Coss* (Seal)  
Mortgage Electronic Registration Systems, Inc. - Mortgagee

**Eric Coss**  
Vice President

(LENDER'S CORPORATE ACKNOWLEDGMENT)

COMMONWEALTH OF VIRGINIA,  
CITY OF RICHMOND, to wit:

I, Charlotte C. Strano, a Notary Public in and for the said jurisdiction, do hereby certify that this day personally appeared before me in my said jurisdiction,

Jill A. Fuller, Group Vice President of SunTrust Mortgage, Incorporated whose name is signed to the foregoing instrument and acknowledged the same before me in my said jurisdiction.

My commission expires:  
Registration Number:

GIVEN under my hand and notarial seal this the 10<sup>th</sup> day of April, 2014.

*Charlotte C. Strano*  
Notary Public



COMMONWEALTH OF VIRGINIA,  
CITY OF RICHMOND, to wit:

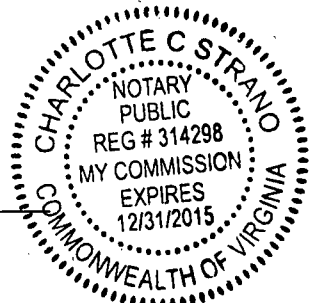
I, Charlotte C. Strano, a Notary Public in and for the said jurisdiction, do hereby certify that this day personally appeared before me in my said jurisdiction,

Eric Coss Assistant Secretary of Mortgage Electronic Registration Systems, Incorporated whose name is signed to the foregoing instrument and acknowledged the same before me in my said jurisdiction.

My commission expires:  
Registration Number:

GIVEN under my hand and notarial seal this the 10<sup>th</sup> day of April, 2014.

*Charlotte C. Strano*  
Notary Public



SCHEDULE "A"

LOT 18 IN BLOCK 2 IN JOHNSON PARK 1<sup>ST</sup> SUBDIVISION, IN THE CITY OF LAKE STATION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 21, PAGE 1, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Accommodation



SunTrust Mortgage, Inc.  
Mail Code RVW 3054  
1001 Semmes Avenue  
Richmond, Virginia 23224  
Tel: 804-291-0843  
Fax: 804-675-9617

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**SUNTRUST**

This is to certify that within instrument was prepared by Suntrust Mortgage,  
Dena Mitchem (SunTrust Representative). I affirm, under  
the penalties of perjury, that I have taken reasonable care to redact each Social Security  
number in this document, unless required by name.

Dena Mitchem

Signed, (STM Representative)  
Loss Mitigation Specialist

Title

4, 25/14

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NOT OFFICIAL!  
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the Lake County Recorder!**

**STOP**

