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MICHAEL B. BROWN
RECORDER

This Document Prepared By:
CHARLOTTE SMITH
U.S. BANK, N.A. AS SUCCESSOR BY
MERGER TO THE LEADER
MORTGAGE COMPANY
17500 ROCKSIDE RD
BEDFORD, OH 44146

When recorded mail to: #8548350

First American Title

Loss Mitigation Title Services 12106.1

P.O. Box 27670

Santa Ana, CA 92799

RE: RILEY - PROPERTY REPORT

Tax/Parcel No. 45-03-04-301-011-000-004

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Original Principal Amount: \$62,116.00

FHA/VA Case No.: 703 151-592653 5

Unpaid Principal Amount: \$52,242.35

Loan No: 9900405239

New Principal Amount \$61,923.90

New Money (Cap): \$9,681.55

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 22ND day of FEBRUARY, 2013, between **KENDRA RILEY** ("Borrower"), whose address is 564 JOHNSON ST, GARY, INDIANA 46402 and **U.S. BANK, N.A. AS SUCCESSOR BY MERGER TO THE LEADER MORTGAGE COMPANY** ("Lender"), whose address is 17500 ROCKSIDE RD, BEDFORD, OH 44146 amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **JANUARY 10, 2000** and recorded on **JANUARY 14, 2000** in **INSTRUMENT NO. 2000 002936, LAKE COUNTY, INDIANA**, and (2) the Note, in the original principal amount of U.S. \$62,116.00, 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 **564 JOHNSON ST, GARY, INDIANA 46402**

1 Ref

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the real property described is located in LAKE COUNTY, INDIANA and being set forth as follows:

LOT FOURTEEN (14) IN BLOCK TEN (10) IN RESUBDIVISION OF GARY LAND COMPANY'S THIRD SUBDIVISION, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 13, PAGE 8, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

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, 2013** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$61,923.90**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$9,681.55** 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 **4.3750%**, from **MARCH 1, 2013**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$309.18**, beginning on the **1ST** day of **APRIL, 2013**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MARCH 1, 2043** (the "Maturity Date"), the 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
4. The Borrower also will comply with all other covenants, agreements, and requirements of the 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; however, the following terms and provisions are forever cancelled, 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.

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 law Charlotte Smith.
[Printed Name]



In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK, N.A. AS SUCCESSOR BY MERGER TO THE LEADER MORTGAGE COMPANY

By Dana Kozak (print name) 3-11-13 Date
Vice President (title)

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LENDER ACKNOWLEDGMENT

State of Ohio

County of Cuyahoga

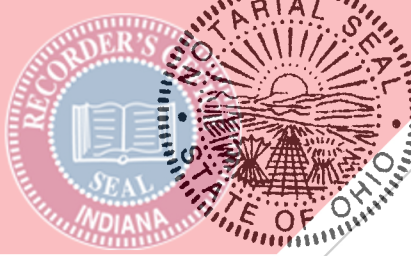
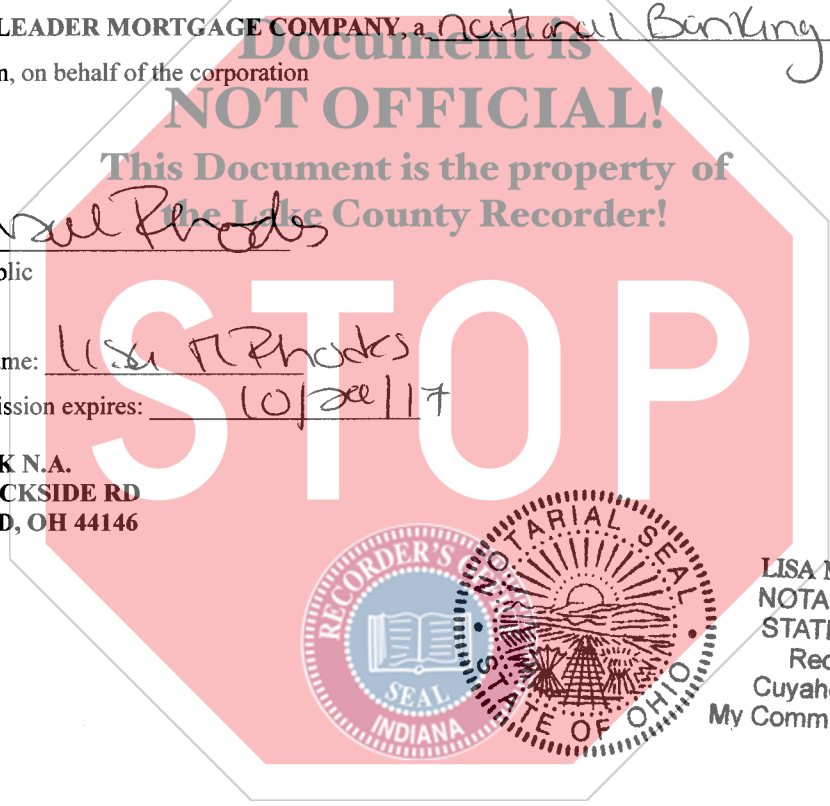
The foregoing instrument was acknowledged before me this 3-11-13

(date) by **DANA KOZAK**, the **VICE PRESIDENT** of **U.S. BANK, N.A. AS SUCCESSOR BY MERGER TO THE LEADER MORTGAGE COMPANY**, a National Banking Association corporation, on behalf of the corporation

Lisa M Rhodes
Notary Public

Printed Name: Lisa M Rhodes
My commission expires: 10/29/17

U.S. BANK N.A.
1750 ROCKSIDE RD
BEDFORD, OH 44146



LISA M. RHODES
NOTARY PUBLIC
STATE OF OHIO
Recorded in
Cuyahoga County
My Comm. Exp. 10/29/17

In Witness Whereof, I have executed this Agreement.

[Signature] (Seal)

Borrower
KENDRA RILEY

Date 3/2/13

Borrower (Seal)

Date

Borrower (Seal)

Date

Borrower (Seal)

Date

Borrower (Seal)

Date

Borrower (Seal)

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT
STATE OF INDIANA,
COUNTY SS: Lake

On this 2nd day of March, 2013, before me, the undersigned, a Notary Public in and for said County, personally appeared **KENDRA RILEY**, and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

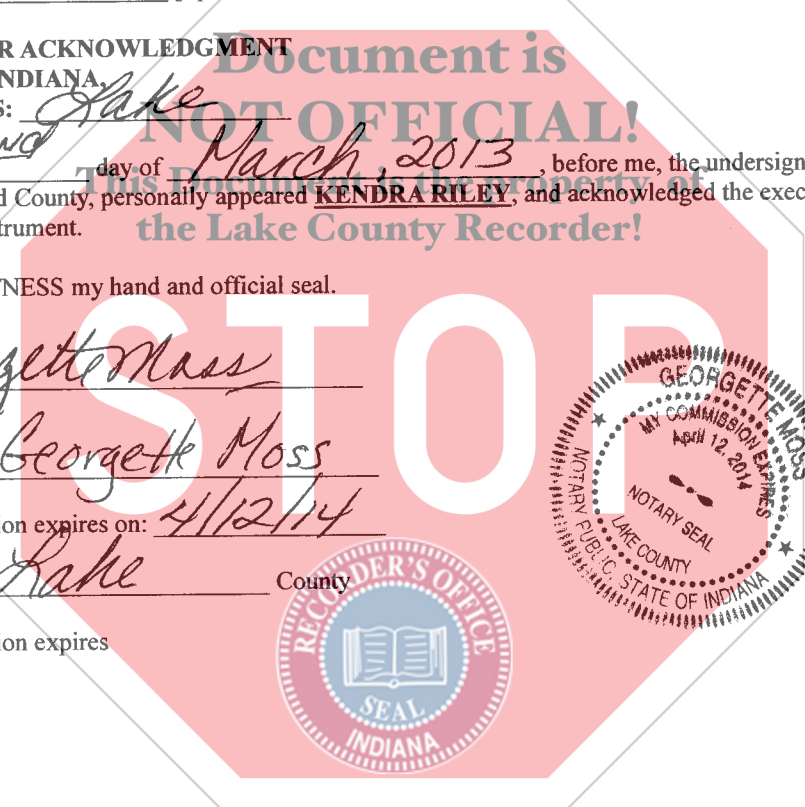
Georgette Moss
Notary Public

Print Name: Georgette Moss

My commission expires on: 4/12/14

Residing in Lake County

My commission expires



Date: FEBRUARY 22, 2013

Loan Number: 9900405239

Lender: U.S. BANK, N.A. AS SUCCESSOR BY MERGER TO THE LEADER MORTGAGE COMPANY

Borrower: KENDRA RILEY

Property Address: 564 JOHNSON ST, GARY, INDIANA 46402


ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of U.S. BANK, N.A. AS SUCCESSOR BY MERGER TO THE LEADER MORTGAGE COMPANY

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.


Borrower: KENDRA RILEY
3/2/13
Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

