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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 050604

2014 AUG 22 AM 9: 24

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
Keith Goldin, Specialist
1-877-766-8244

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Original Recording Date: **March 04, 2011** Loan No: **7111850082**
Original Loan Amount: **\$253,409.00** FHAVA Case Number: **156-0730855-703**
Original Lender Name: **Lake Mortgage Company, INC.** MIN Number: **100594100001029303**

Prepared Date: May 07, 2014

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 7th day of May, 2014, between **ELIZA GONZALEZ** whose address is **3030 LAKESIDE DR, HIGHLAND, IN 46322** ("Borrower") and **PHH Mortgage Corporation As Successor in Interest to Lake Mortgage Company, INC** which is organized and existing under the laws of **New Jersey**, and whose address is **P.O. Box 10768, Merrillville, IN 46411** ("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 **February 28, 2011** and recorded in **Instrument No: 2011 012614**, 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

3030 LAKESIDE DR, HIGHLAND, IN 46322,
(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: **7111850082**
8300h 01/14

(page 1 of 7)

\$26

1 Ref

CK#
2014526957

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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 **May 1, 2014**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$186,437.72**, 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 **May 1, 2014**. Borrower promises to make monthly payments of principal and interest of U.S. **\$958.55**, beginning on the **1st** day of **June, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **May 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; 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.



Eliza Gonzalez

ELIZA GONZALEZ -Borrower

(Seal)

_____[Space Below This Line For Acknowledgments]_____

State of Indiana

County of LAKE

Before me, Becky Grimmer Notary Public,
(please print name)

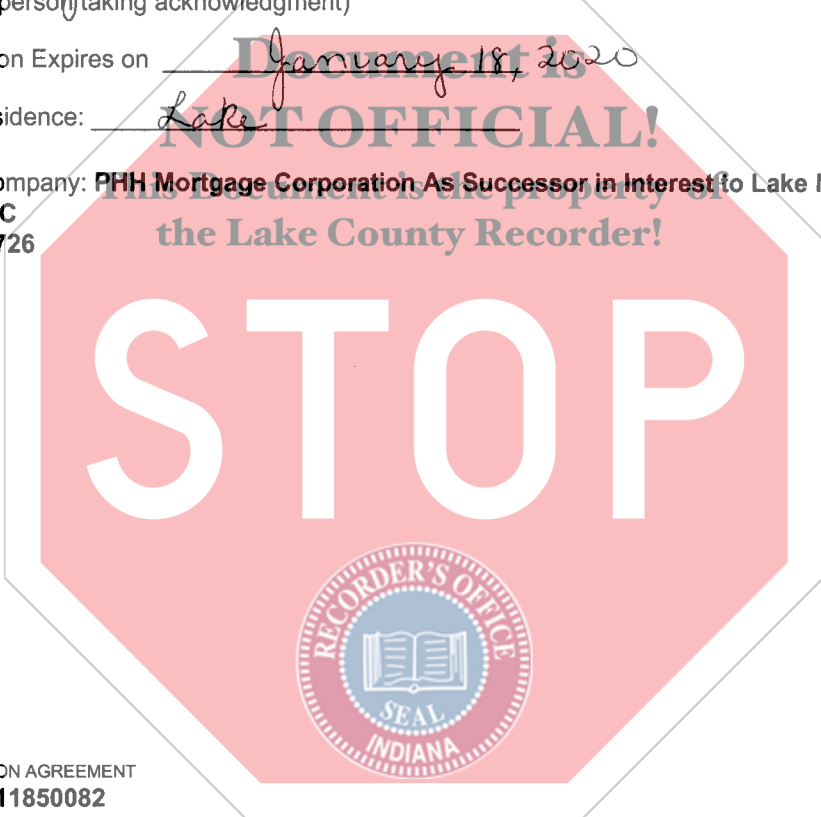
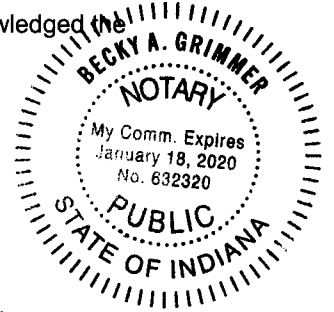
this 9th day of June, 2020, ELIZA GONZALEZ, (name of grantor) acknowledged the execution of the annexed deed, (or mortgage as the case may be.)

Becky Grimmer
(Signature of person taking acknowledgment)

My Commission Expires on January 18, 2020

County of Residence: Lake

Origination Company: PHH Mortgage Corporation, As Successor in Interest to Lake Mortgage Company, INC
NMLSR ID: 2726



PHH Mortgage Corporation As Successor in Interest to Lake Mortgage Company, INC

By: _____ (Seal) - Lender

Name: _____
Title: **JOSHUA DAWSON, ASST. V.P.**

7/21/14
Date of Lender's Signature

[Space Below This Line For Acknowledgments]

State of New Jersey, County of Burlington

On 7/21, 2014, before me, **ELIZABETH ANN LASHLEY**,
(please print name)

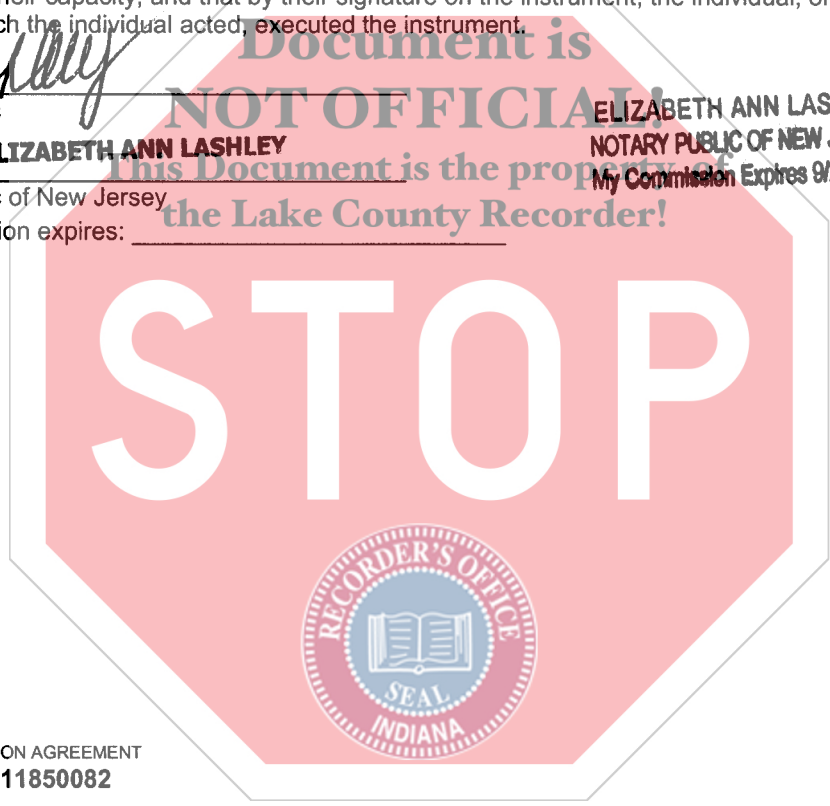
a Notary Public in and for said State, personally appeared

JOSHUA DAWSON, 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
ELIZABETH ANN LASHLEY

Notary Public of New Jersey
My Commission expires: _____

ELIZABETH ANN LASHLEY
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 9/26/2016



Dana Consalo

Mortgage Electronic Registration Systems, Inc - Nominee for Lender

Title:

DANA CONSALO, ASST. SECRETARY

Name

Title

Date of Signature:

7-21-14

[Space Below This Line For Acknowledgments]

State of New Jersey, County of Burlington SS.:

I CERTIFY that on

7/21/14

DANA CONSALO, 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; **DANA CONSALO, ASST. SECRETARY**

(b) was authorized to and did execute this instrument as

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

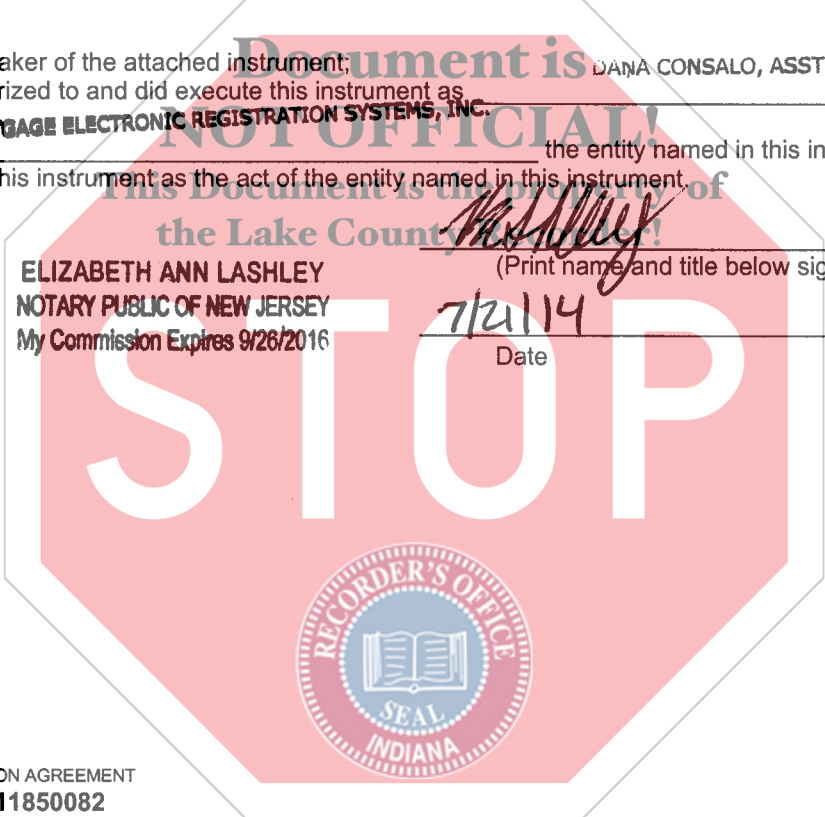
of _____ the entity named in this instrument; and;

(c) executed this instrument as the act of the entity named in this instrument.

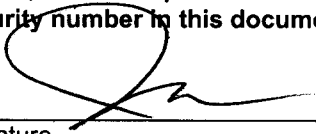
ELIZABETH ANN LASHLEY
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 9/26/2016

[Signature]
(Print name and title below signature)

7/21/14
Date



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.



Signature

7/21/14

Printed Name

**This Document Prepared By:
PHH Mortgage Corporation
PO Box 5449
Mount Laurel, NJ 08054
Keith Goldin, Specialist**



HUD MODIFICATION AGREEMENT
Loan No: 7111850082
8300h 01/14

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EXHIBIT A

Loan: 7111850082

THE WEST 2 FEET OF LOT 433 AND ALL OF LOT 434, IN LAKESIDE 13TH ADDITION, TO THE TOWN OF HIGHLAND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 42 PAGE 21, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

