

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD


2014 083834

2014 DEC 30 PM 2:32

MICHAEL B. BROWN
RECORDER

WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
ATTN: POST CLOSING
530 SOUTH MAIN STREET
SUITE 1031
AKRON, OH 44311



Prepared by 
-Kevin Danwin
Asset Manager
M&T BANK
475 Crosspoint Pkwy Getzville, NY 14068

Record 2nd

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FHA# 703 156-0701127
TAX ID 45-11-08-326-015.000-036

1404195

Document is
LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

Document is the property of the Lake County Recorder!

This Loan Modification Agreement ('Agreement'), made this 11-21- 2014, between ERIN Z. ROPAC, AN UNMARRIED PERSON, ('Borrower(s)') and M&T BANK ('Lender'), with an address of 475 Crosspoint Pkwy Getzville, NY 14068, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the 'Security Instrument'), and Timely Payment Rewards Rider, if any, dated January 26, 2011 and recorded in Book N/A at Page N/A in Instrument Number 2011-006501 at County of LAKE, State of INDIANA, 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 1246 LILY LN SCHERERVILLE IN 46375, and more particularly described as follows:

-All that tract or parcel of land as shown on Schedule A which is annexed hereto and incorporated herein as Exhibit A-

NOTE: ASSIGNED TO M&T BANK, RECORDED 04/10/2014, DOC.# 2014020390.

NOTE: FORECLOSURE, RECORDED 04/21/2014, CASE# 45D05-1404-MF-00088.

With the original principal balance of U.S. \$176,411.00, with pre-modification principal of U.S. \$168,904.81, and with capitalized amount of U.S. \$000.00.

ERIN Z ROPAC;

LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument

ERZ Initials *ER*

Form 3179 06/06 (rev. 01/09)

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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 first day of November, 2014 the amount payable under the Note and the Security Instrument (the 'New Principal Balance') is U.S. \$137,063.93 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 and continuing thereafter until the Maturity Date (as hereinafter defined), on the first day of October, 2044, at the yearly rate of 4.375% from first day of October, 2014. Borrower promises to pay monthly payments of principal and interest in the amount of U.S \$684.34 beginning on the first day of November, 2014 and shall continue the monthly payments thereafter on the same day of each succeeding month until principal and interest are paid in full. The new Maturity Date will be October 01, 2044.

Borrower's payment schedule for the modified Loan is as follows for the term of 30 years:

Interest Rate Change	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Payment Begins On	Number of Monthly Payments
1	4.375%	first day of October, 2014	\$684.34	first day of November, 2014	360

If on October 01, 2044 (the 'Maturity Date'), Borrower still owes amounts under the Note and 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:

ERIN Z ROPAC;

LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument

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Form 3179 06/06 (rev. 01/09)

- (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.

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.

ERIN Z ROPAC;

LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument

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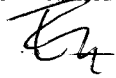
Form 3179 06/06 (rev. 01/09)

7. 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.

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

ERIN Z ROPAC;

LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument

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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.



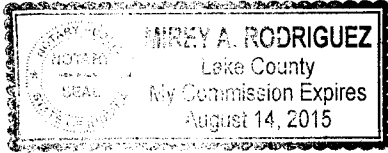
ERIN Z ROPAC;

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Form 3179 06/06 (rev. 01/09)

Erin Z. Ropac (Seal)
ERIN Z. ROPAC



State of Indiana
County of Lake

On the 21st day of November in the year 2014 before me, the undersigned, personally appeared ERIN Z. ROPAC 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 he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or person upon behalf of which the individual acted, executed the instrument

Mirey Rodriguez
Notary Public

My Commission expires: 8-14-15

Document is NOT OFFICIAL!

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.

NAME: Kristina McDermit
Kristine McDermit

the property of Lake County Recorder!

STOP

ERIN Z ROPAC;

_____ Initials

LENDER

Colleen M Newton

M&T Bank LENDER

By: Colleen M Newton

M&T Bank

11-25-14

Date of Lender's Signature

-----[Space Below This Line For Acknowledgments]-----

Janet Jackson
Witness Janet Jackson

Satyanarayan Rao
Witness 2 Satyanarayan Rao

State of **New York**

County of **Erie**

On the 25 day of November in the year 2014 before me, the undersigned, personally appeared Colleen M. Newton personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Katie M Stock

Notary Public

KATIE M. STOCK
Notary Public-State of New York
Lic. #01ST6217241
Qualified in Erie County
My Commission Expires 2/8/2018

ERIN Z ROPAC;

Schedule A / Exhibit A

SITUATED IN THE COUNTY OF LAKE, STATE OF INDIANA:
PART OF LOT 18 IN AUBURN MEADOW SUBDIVISION, PHASE 4, IN THE
TOWN OF SCHERERVILLE,
AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 93 PAGE 45, IN THE
OFFICE OF THE
RECORDER OF LAKE COUNTY, INDIANA, DESCRIBED AS: COMMENCING AT
THE NORTHWEST
CORNER OF SAID LOT 18; THENCE SOUTH 01 DEGREES 07 MINUTES 28
SECONDS EAST, ALONG
THE WEST LINE OF SAID LOT 18, A DISTANCE OF 85.77 FEET TO THE POINT
OF BEGINNING;
THENCE CONTINUING SOUTH 01 DEGREES 07 MINUTES 28 SECONDS EAST,
ALONG THE WEST
LINE OF SAID LOT 18, A DISTANCE OF 28.02 FEET; THENCE NORTH 78
DEGREES 42 MINUTES 05
SECONDS EAST, 220.54 FEET TO A POINT ON THE CURVED EASTERLY LINE
OF SAID LOT 18;
THENCE NORTHERLY ALONG SAID CURVED EASTERLY LOT LINE, 28.56
FEET; THENCE SOUTH 78
DEGREES 42 MINUTES 05 SECONDS WEST, 208.20 FEET TO THE POINT OF
BEGINNING.
TAX ID NUMBER: 45-11-08-326-015,000-036
BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED
GRANTOR: RICHARD GASKEY JR. AND CAROL GASKEY, HUSBAND AND
WIFE
GRANTEE: ERIN Z ROPAC
DATED: 01/26/2011
RECORDED: 02/04/2011
BOOK-PAGE/DOC#: 2011 006500
ADDRESS: 1246 LILY LN, SCHERERVILLE, IN, 46375

