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2015 026214

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 MAY -1 AM 8:35

MICHAEL B. BROWN
RECORDER

This Document Prepared By:
RHONDA DEVON MILLER
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715
(800) 416-1472

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~~When recorded mail to: #9259494~~
First American Title
Loss Mitigation Title Services 1079.12
P.O. Box 27670
Santa Ana, CA 92799
RE: TATE - PR DOCS
tax parcel no. 45-13-00-178-011.000-018

STOP

[Space Above This Line for Recording Data]

Original Principal Amount: \$187,927.00
Unpaid Principal Amount: \$149,878.93
New Principal Amount \$170,899.58
New Money (Cap): \$21,020.65

FHA/VA Loan No: [REDACTED]
Loan No: (scan barcode)



LOAN MODIFICATION AGREEMENT (MORTGAGE)
(Providing for Fixed Rate)

This Loan Modification Agreement ("Agreement"), made this **23RD** day of **DECEMBER, 2014**, between **KELVIN TATE** ("Borrower"), whose address is **1298 CSOKASY LANE, HOBART, INDIANA 46342** and **WELLS FARGO BANK, N.A.** ("Lender"), whose address is **3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SC 29715** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **DECEMBER 17, 2004** and recorded on **DECEMBER 27, 2004** in **INSTRUMENT NO. 2004 109877, LAKE COUNTY, INDIANA**, and (2) the Note, in the original principal amount of U.S. **\$187,927.00**, 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 **1298 CSOKASY LANE, HOBART, INDIANA 46342**

10/24
1447972
RM E

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

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

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. Borrower agrees that certain amounts owed will not be capitalized, waived, or addressed as part of this Agreement, and will remain owed until paid. These amounts owed are referenced in the Cover Letter to this Agreement, which is incorporated herein, and are to be paid with the return of this executed Agreement. If these amounts owed are not paid with the return of this executed Agreement, then Lender may deem this Agreement void.
2. As of, **FEBRUARY 1, 2015** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$170,899.58, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. \$21,020.65 and other amounts capitalized, which is limited to escrows and any legal fees and related to a closing cost that may have been accrued for work completed.
3. 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 **4.2500%**, from **FEBRUARY 1, 2015**. The Borrower promises to make monthly payments of principal and interest of U.S. \$840.72, beginning on the **1ST** day of **MARCH, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **FEBRUARY 1, 2045** (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.
4. 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.
5. The 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.
6. 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.

7. 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.
8. 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.
9. If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure

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.

Document is

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STOP



In Witness Whereof, I have executed this Agreement.

Kelvin Tate
Borrower: **KELVIN TATE**

02/23/2015
Date

Borrower: _____

_____ Date

Borrower: _____

_____ Date

Borrower: _____

_____ Date

[Space Below This Line for Acknowledgments]

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BORROWER ACKNOWLEDGMENT
This Document is the property of the Lake County Recorder!

STATE OF Indiana
COUNTY OF Lake

Before me, the undersigned, a Notary Public, in and for said County and State, this 23rd day of February, 2015, personally appeared **KELVIN TATE**, said person being over the age of 18 years, and acknowledged the execution of the foregoing instrument

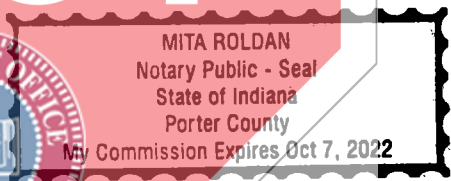
WITNESS my hand and official seal.

Mita Roldan
Notary Public

Print Name: Mita ROLDAN

My commission expires on: 10-07-2022

Residing in Porter County



In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, N.A.

By Lemane Workineh Gutema [Signature] 02-27-15
Vice President Loan Documentation (print name) Date
(title)

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF MN COUNTY OF Dakota

The instrument was acknowledged before me this 2/27/2015 by
Lemane Workineh Gutema the
Vice President Loan Documentation of WELLS FARGO BANK, N.A.
a Vice President Loan Documentation on behalf of said company.

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[Signature]
Notary Public
Pang Xiong

Printed Name:
My commission expires: 1/31/2019



THIS DOCUMENT WAS PREPARED BY:
RHONDA DEVON MILLER
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7803-03K
FORT MILL, SC 29715



EXHIBIT A

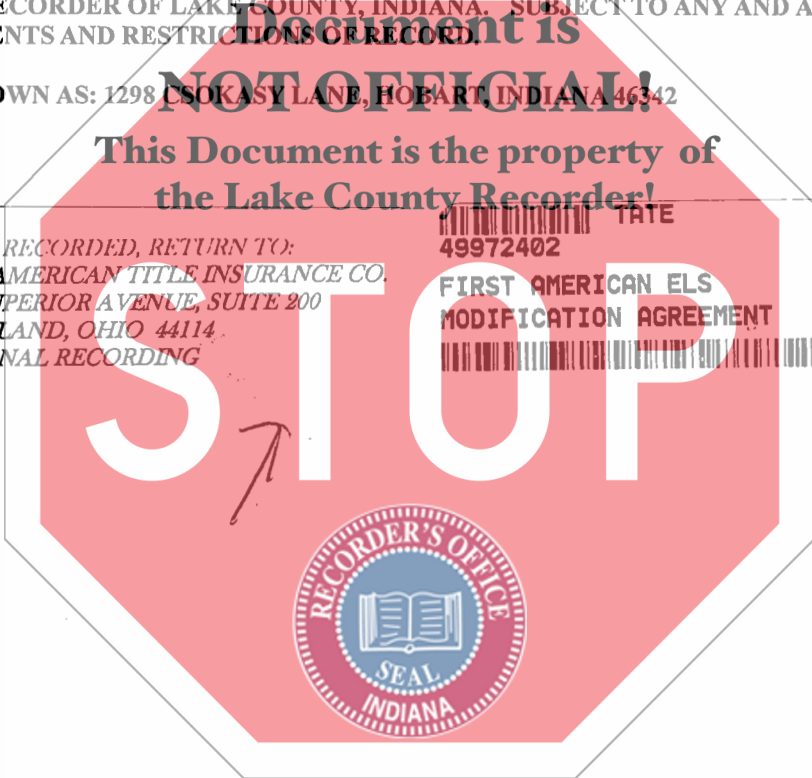
BORROWER(S): KELVIN TATE

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

LOT 54, IN LAKE GEORGE PLATEAU UNIT NO. 6, IN THE CITY OF HOBART, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 88, PAGE 40, AND AMENDED BY CERTIFICATE OF CORRECTION RECORDED AUGUST 26, 2003 AS DOCUMENT NO. 2003 089129, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. SUBJECT TO ANY AND ALL EASEMENTS, AGREEMENTS AND RESTRICTIONS OF RECORD.

ALSO KNOWN AS: 1298 CSOKASY LANE, HOBART, INDIANA 46342



WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

FIRST AMERICAN ELS
MODIFICATION AGREEMENT



Date: **DECEMBER 23, 2014**
Loan Number: (scan barcode)
Lender: **WELLS FARGO BANK, N.A.**
Borrower: **KELVIN TATE**
Property Address: **1298 CSOKASY LANE, HOBART, INDIANA 46342**

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust, or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

<i>Kelvin Tate</i> Borrower KELVIN TATE	STOP	<i>02/23/2015</i> Date
Borrower		Date
Borrower		Date
Borrower		Date
Borrower		Date
Borrower		Date
Borrower		Date