

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 026215

2015 MAY -1 AM 8:35

MICHAEL B. BROWN
RECORDER

This Document Prepared By:
CASSIE HANCOCK
U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301
(800) 365-7772

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When recorded, mail to: 9427263
First American Title
Loss Mitigation Title Services 12106.1
P.O. Box 27670
Santa Ana, CA 92799
RE: RANGEL - PROPERTY REPORT
Tax/parcel No. 451923127014000008



[Space Above This Line for Recording Data]
Original Principal Amount: \$83,400.00
Unpaid Principal Amount: \$28,321.13
New Principal Amount \$30,464.95
New Money (Cap): \$2,143.82
Freddie Mac Loan No.: 954223241
Loan No: 7883070030

LOAN MODIFICATION AGREEMENT (MORTGAGE)
(To a Fixed Interest Rate)

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this 18TH day of MARCH, 2015, between U.S. BANK N.A. ("Lender"), whose address is 4801 FREDERICA ST, OWENSBORO, KY 42301, and LAURA J RANGEL A SINGLE WOMAN ("Borrower"), whose address is 17425 SEQUOIA DRIVE, LOWELL, INDIANA 46356, modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated AUGUST 4, 2003, in the original principal sum of U.S. \$83,400.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, the Note bearing the same date as and recorded on AUGUST 19, 2003 in INSTRUMENT NO. 2003 086644, of the OFFICIAL Records of LAKE COUNTY, INDIANA. The

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Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

17425 SEQUOIA DRIVE, LOWELL, INDIANA 46356
[Property Address]

the real property described being set forth as follows:

LOT 51 IN NORTHBROOK ESTATES SECOND ADDITION TO THE TOWN OF LOWELL, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 45, PAGE 65, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. Current Balance. As of **APRIL 1, 2015**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is **U.S. \$30,464.95**.
2. Interest Rate. 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 **4.8750%**, beginning **APRIL 1, 2015**, both before and after any default described in the Note. The yearly rate of **4.8750%** will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of **U.S. \$144.39**, beginning on the **1ST** day of **MAY, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 1, 2015**, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at **4801 FREDERICA ST, OWENSBORO, KY 42301** or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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.

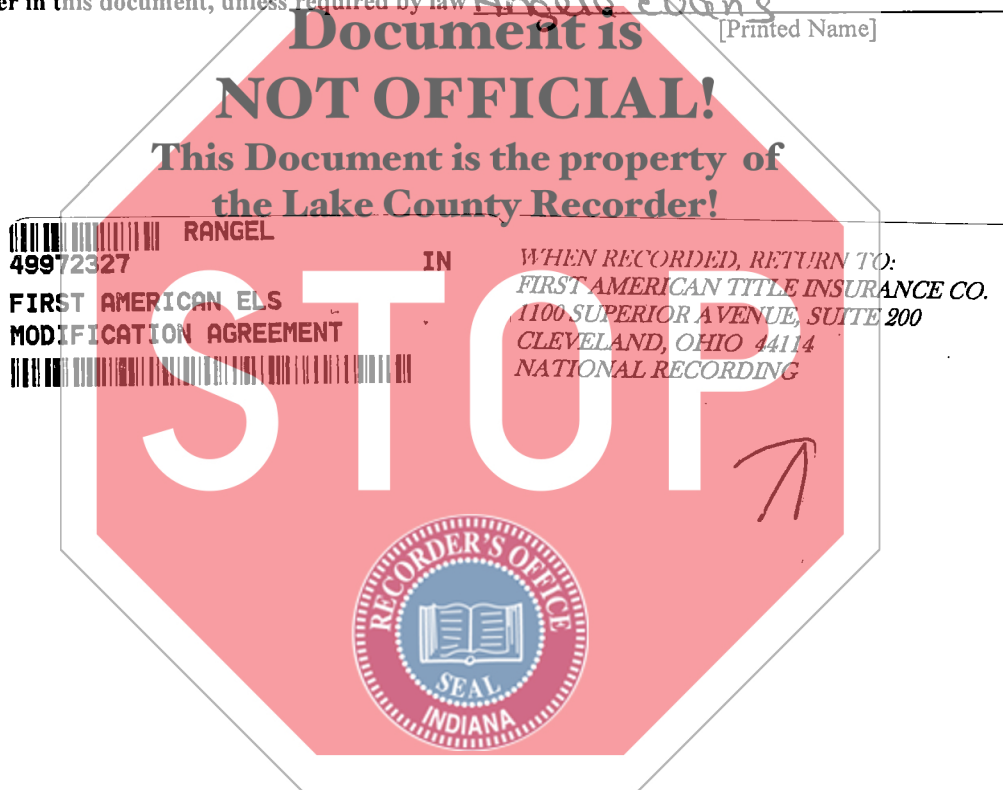
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 of the Security Instrument, within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may

invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. 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.
8. 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 where 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.

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 Angela Evans _____.

[Printed Name]



In Witness Whereof, I have executed this Agreement.

Borrower: LAURA J RANGEL

3/21/15
Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

STATE OF INDIANA,

COUNTY OF LAKE

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Before me, the undersigned, a Notary Public, in and for said County and State, this 21 day of MARCH, 2015, personally appeared LAURA J RANGEL, said person being over the age of 18 years, and acknowledged the execution of the foregoing instrument

WITNESS my hand and official seal.

Patricia Kolanko
Notary Public

Print Name: PATRICIA KOLANKO

My commission expires on: May 22, 2015

Residing in LAKE County



In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK N.A.

Angela Evans
By ANGELA EVANS (print name)
Mortgage Document Officer (title)

3-31-15
Date

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

STATE OF KENTUCKY

COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 3-31-15 by
ANGELA EVANS, the MORTGAGE DOCUMENT OFFICER of U.S. BANK N.A.,
a ~~National~~ National This Document is the property of _____ of _____ association.

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STOP
the Lake County Recorder!

Barbara A Grooms
Notary Public

Barbara A Grooms
Printed Name

My commission expires: 6-5-18



MODIFICATION BANKRUPTCY RIDER

THIS MODIFICATION BANKRUPTCY RIDER, effective **MARCH 18, 2015**, is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date made by **LAURA J RANGEL A SINGLE WOMAN** (the "Borrower") and **U.S. BANK N.A.** (the "Lender") covering the Property described in the Loan Modification Agreement and located at **17425 SEQUOIA DRIVE, LOWELL, INDIANA 46356**.

In addition to the covenants and agreements made in the Loan Modification Agreement, the Borrower and the Lender covenant and agree as follows:

Borrower represents that Borrower was discharged in a Chapter 13 bankruptcy proceeding subsequent to the execution of the Note and Security Instrument. Borrower and lender acknowledge and agree that the Loan Modification Agreement does not affect the discharge of the Borrower's personal liability on the debt.

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LAURA J RANGEL (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower