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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2015 026488

2015 MAY -4 AM 9:29

MICHAEL B. BROWN  
RECORDER

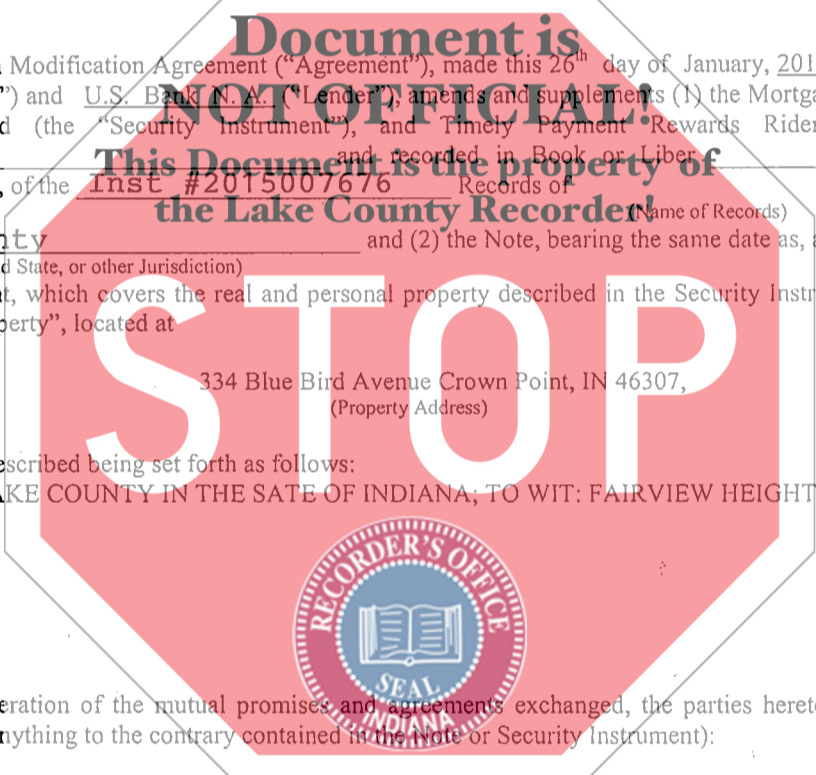
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**LOAN MODIFICATION AGREEMENT  
(BORROWERS RIGHT TO PREPAY)**

This Loan Modification Agreement ("Agreement"), made this 26<sup>th</sup> day of January, 2015, between Julie A Brown ("Borrower") and U.S. Bank N.A. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated 1/26/2015, of the Inst #2015007676 and recorded in Book or Liber \_\_\_\_\_, at page(s) \_\_\_\_\_, of the \_\_\_\_\_ Records of \_\_\_\_\_, Lake County and (2) the Note, bearing the same date as, and secured by, the \_\_\_\_\_ (County and State, or other Jurisdiction) Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

334 Blue Bird Avenue Crown Point, IN 46307,  
(Property Address)

the real property described being set forth as follows:  
SITUATED IN LAKE COUNTY IN THE STATE OF INDIANA; TO WIT: FAIRVIEW HEIGHTS ALL L.6 BI. 3.



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. The following paragraph in the 2<sup>nd</sup> page of the Note has been modified as follows and made a part thereof.

**5. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to any accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

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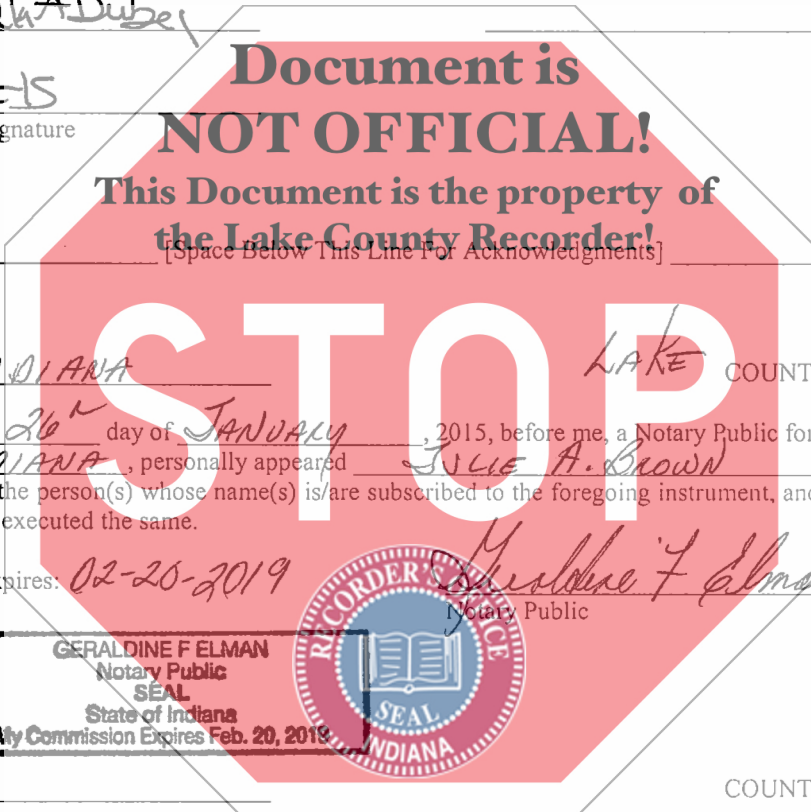
2. Borrower understands and agrees that all covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall 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.

Pamela A. Dubey (Seal)  
-Lender

Julie A. Brown (Seal)  
-Borrower

By: Pamela A. Dubey (Seal)  
-Borrower

4-22-15  
Date of Lender's Signature



[Space Below This Line For Acknowledgments]

STATE OF INDIANA LAKE COUNTY SS:

On this 26<sup>th</sup> day of JANUARY, 2015, before me, a Notary Public for the State of INDIANA, personally appeared JULIE A. BROWN known to me to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he/she/they executed the same.

My Commission Expires: 02-20-2019  
Geraldine F. Elman  
Notary Public

GERALDINE F. ELMAN  
Notary Public  
SEAL  
State of Indiana  
My Commission Expires Feb. 20, 2019

STATE OF \_\_\_\_\_ COUNTY SS:

On this \_\_\_\_\_ day of \_\_\_\_\_, 2015, before me, \_\_\_\_\_ personally appeared who known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same as an Officer of U.S. Bank, N.A., for the uses and purposes therein set forth.

My Commission Expires: \_\_\_\_\_  
Notary Public