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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 03218	2015 Apr 27 PM 5:27 File # 395613663
	MICHAEL J. BROWN RECORDER This document was prepared by: Don Evans, Assistant VP
	After recording please return to: Peoples Bank SB, 9204 Columbia Av. Munster, IN 46321, Loan # 60800358672

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS.
ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE
THE SECURITY INSTRUMENT IS RECORDED.

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective April 30, 2015 between Armarnett L Williamson ("Borrower") and Peoples Bank SB ("Lender"), and amends and supplements (1) the Note (the "Note") made by the Borrower, dated February 16, 2007, in the original principal sum of U.S. \$52,500 and (2) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), recorded on February 20, 2007 as Document No. 2007014640 in the Records of Lake County, Indiana [County and state, or other jurisdiction]. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located at 2407 Wabash Av, Gary, IN 46404. That real property is described as follows:



SEE ATTACHED EXHIBIT A

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows. The Borrower and the Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

1. The Borrower represents that the Borrower is the occupant of the Property.
2. The Borrower acknowledges that interest has accrued but not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses, in the total amount of \$2,320.10, have been added to the indebtedness under the terms of the Note and Security Instrument. As of April 30, 2015, the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$46,794.91.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.375%, beginning April 1, 2015. The

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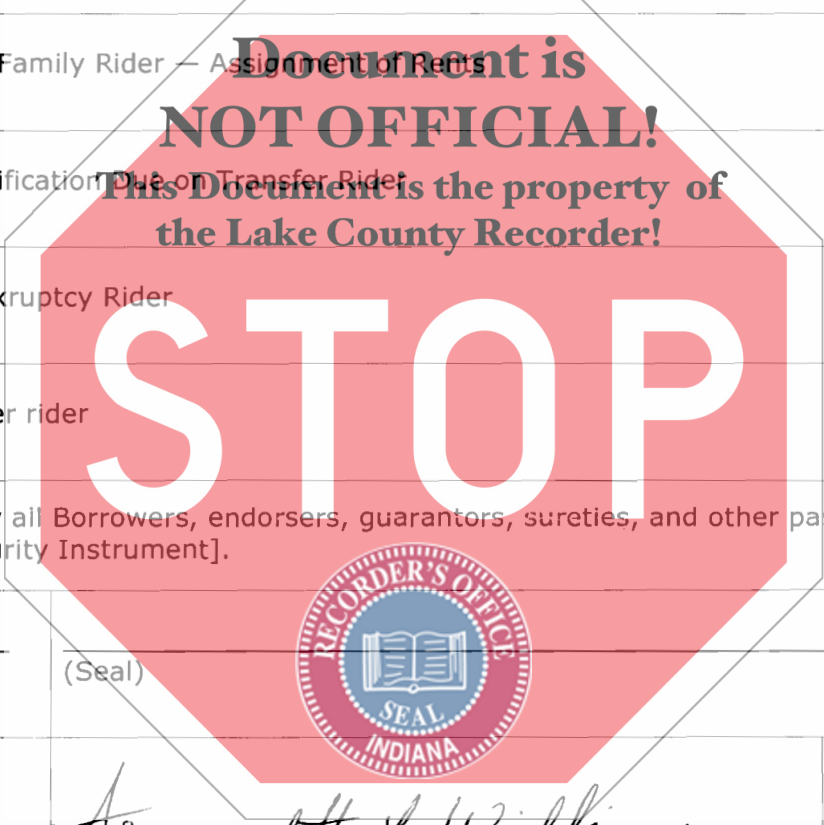
Borrower promises to make monthly payments of principal and interest of U.S. \$269.84, beginning on the 1st day of May 2015, and continuing thereafter on the same day of each succeeding month. If on April 1, 2055 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date. The Borrower will make such payments at Peoples Bank, 9204 Columbia Av, Munster, IN 46321 or at such other place as the Lender may require.

4. Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and 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.

5. Nothing in this Modification 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 Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

6. If one or more riders are executed by the Borrower and recorded together with this Modification, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Modification as if the rider(s) were a part of this Modification. [Check applicable box(es)]

<input type="checkbox"/>	1-4 Family Rider — Assignment of Rents
<input type="checkbox"/>	Modification Due on Transfer Rider
<input type="checkbox"/>	Bankruptcy Rider
<input type="checkbox"/>	Other rider



[To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Note or Security Instrument].

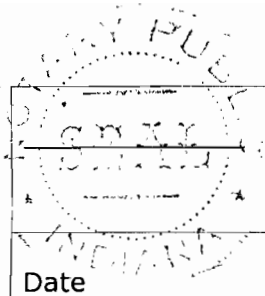
_____	(Seal)	_____
Date	<i>Armarnett L. Williamson</i>	- Borrower

STATE OF INDIANA)
LAKE COUNTY) SS: ACKNOWLEDGEMENT

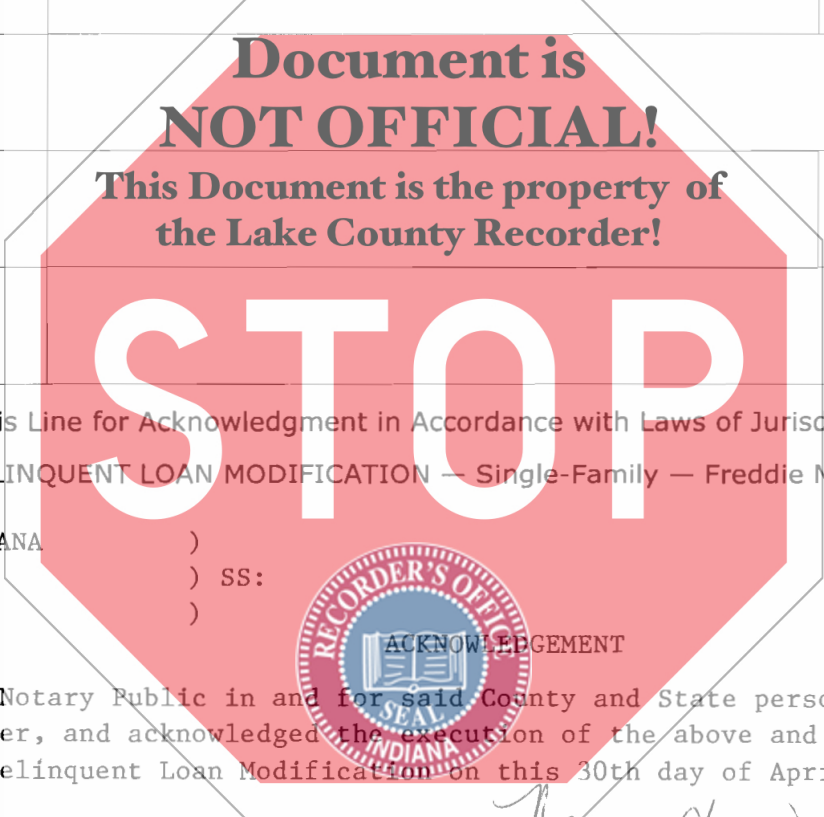
Before me, a Notary Public in and for said County and State personally appeared **Armarnett L. Williamson** and acknowledged the execution of the above and foregoing Multi State Delinquent Loan Modification on this 30th day of April, 2015.

Donald D. Evans
Donald D. Evans, Notary Public
Residing in Porter County, Indiana

My commission expires May 16, 2020



	(Seal)	
Date		- Lender
	By: <u>Dalhman s.v.p</u> <u>David W Moser s.v.p</u>	



[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]

MULTISTATE DELINQUENT LOAN MODIFICATION — Single-Family — Freddie Mac

STATE OF INDIANA)
) SS:
 LAKE COUNTY)



Before me, a Notary Public in and for said County and State personally appeared Daniel W. Moser, and acknowledged the execution of the above and foregoing Multi State Delinquent Loan Modification on this 30th day of April, 2015.

Nancy Ann Schneider
 Nancy Ann Schneider, Notary Public
 Residing in Lake County, Indiana

My Commission Expires: July 1, 2020

EXHIBIT A

Part of Lots 26 and 27, Block 2, Resubdivision of Gary Land Company's Sixth Subdivision, in the City of Gary, Lake County, Indiana, as shown in Plat Book 14, page 21, in Lake County, Indiana, bounded and described as follow: Beginning on the Northeasterly line of said Lot 26 at a point 13 feet Northwesterly from the Northeast corner of said Lot 26; thence Southeastwardly along the Northeasterly lines of said Lots 26 and 27, 40 feet, more or less, to a point 3 feet Northwesterly from the Northeast corner of said Lot 27; thence Southwestwardly parallel with the Southeasterly line of said Lot 27, 125 feet, more or less, to the Southwesterly line of said Lot 27; thence Northwestwardly along the Southwesterly lines of said Lots 27 and 26, 40 feet, more or less, to a point 13 feet Northwesterly from the Southeast corner of said Lot 26; thence Northeastwardly parallel with the Southeasterly line of said Lot 26, 125 feet, more or less, to the place of beginning. Commonly known as 12407 Wabash Avenue, Gary, Indiana 46404.

