

2015 032926

STATE OF INDIANA
LAKE COUNTY
RECORDER'S OFFICE

2015 MAY 29 AM 10:33

MICHAEL E. ...
RECORDER

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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. Stephanie Pate.

[Space Above this Line for Recording Data]

Prepared By: Stephanie Pate
Return To: Branch Banking and Trust Co.
301 College St
Greenville SC, 29601

BB&T Mortgage Loan No- 6991790479

MIN NO: 1000312 3080898976 2

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

Document is

NOT OFFICIAL!

This Loan Modification Agreement ("Agreement"), as effective May 1, 2015, between Latrice Jackson-McGee, a single woman (Borrower) and Mortgage Electronic Registration Systems, Inc. as nominee for Branch Banking and Trust Company ("Lender"), and amends and supplements (1) the Note made by the Borrower dated 06/06/2008 in the original principal sum of U.S. \$94,496.00 and (2) the Mortgage, Deed of Trust, or Deed to Secure Debt ("the Security Instrument") securing the Note recorded on 07/23/2008 in Instrument # 2008-052820 in the Office of the Registry of Lake County. For the purpose of this Agreement, the term "Property" shall be the real property and personal property, if any, together with any improvements located thereon, as more particularly described in the Security Instrument and having an address of:

5067 W 17th Ave
Gary IN 46406

The real property described being set forth as follows:

See attached Exhibit "A"

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 hereby acknowledges that prior to this modification the outstanding unpaid principal balance due under the Note and Security Instrument is \$87,385.96.
2. The Borrower acknowledges that interest has accrued but has 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, cost and expenses, in the total amount of \$11,169.39 has been added to the indebtedness under the terms of the Note and Security Instrument, as of April 1, 2015 resulting in a total indebtedness due of U.S. \$98,555.35 (the new "Unpaid Principal Balance").
3. The borrower promises to pay the new Unpaid Principal Balance to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the annual rate of 4.250%, from April 1, 2015. The borrower promises to make monthly payments of principal and interest of U.S. \$484.83, beginning on May 1, 2015 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on April 1, 2045 (the "Maturity Date"), the borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments to and at Branch Banking and Trust Company, Mortgage Payment Center, P.O. Box 580302, Charlotte, NC 28258-0302 or such other place as the Lender may require.

Borrower Initial: *JPM*

2015148737

*1 Ref JPM-e
= \$2000
\$1.0000*

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, at its option, 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 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 canceled, 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.
6. 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 the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.



Borrower Initial: JMA

(Individual Acknowledgement)

Witness our hands and seals to this Agreement this 3 day of April, 2015.

Raymond C Bell Jr
Witness Signature

Raymond C. Bell Jr.
Witness Printed Name

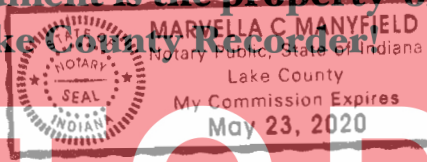
BY: Latrice Jackson-McGee
Latrice Jackson-McGee

Shacauntae Spencer
Witness Signature

Shacauntae Spencer
Witness Printed Name



STATE OF IN
COUNTY OF LAKE



I, Marvella C. Manyfield, a Notary Public of said county do hereby certify that Latrice Jackson-McGee, Borrower(s) personally appeared before me this day and acknowledged the execution of the foregoing AGREEMENT.

The execution thereof SWORN to before me this 3 day of April, 2015.

NOTARY PUBLIC FOR STATE OF IN
My Commission Expires: May 23, 2020
Marvella C. Manyfield
Notary Public

(Corporate Acknowledgement)

Witness our hands and seals to this Agreement this 14th day of May, 2015.

Mortgage Electronic Registration Systems Inc.
As nominee for lender.

WITNESSED BY:

Carolyn Belson

BY [Signature]

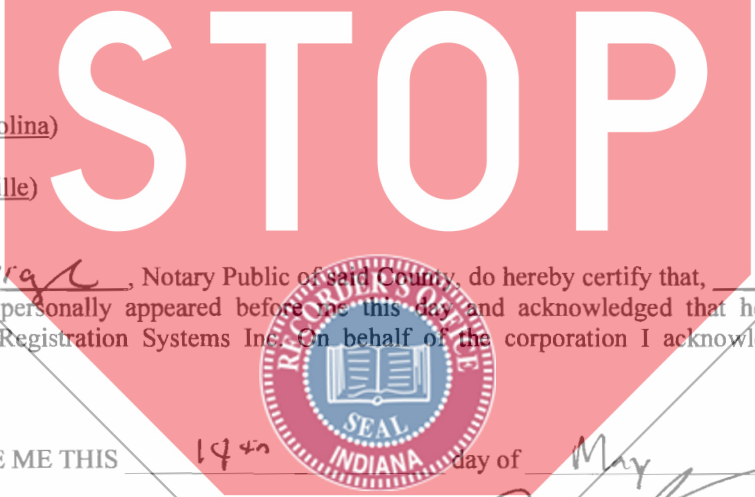
Printed Name: Carolyn Belson

Mike Sloper
Assistant Secretary

Ashley [Signature]

Printed Name: Ashley [Signature]

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This Document is the property of
the Lake County Recorder!



STATE OF South Carolina

COUNTY OF Greenville

I, Christina Gossage, Notary Public of said County, do hereby certify that, Mike Sloper Lender/Note Holder, personally appeared before me this day and acknowledged that he/she is Assistant Secretary of Mortgage Electronic Registration Systems Inc. On behalf of the corporation I acknowledge the due execution of the foregoing instrument.

SWORN TO BEFORE ME THIS 14th day of May, 2015.

My Commission Expires

CHRISTINA GOSSAGE
Notary Public - State of South Carolina
My Commission Expires June 20, 2024

[Signature]
Notary Public

Notary Public of South Carolina

Exhibit "A"

ALL THAT PARCEL OF LAND IN COUNTY OF LAKE, STATE OF INDIANA AS MORE FULLY DESCRIBED IN DOCUMENT 2003-089239 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS

LOTS 16 AND 17, BOCK 3, AS SHOWN ON THE RECORDED PLAT OF OSBORN'S FIRST ADDITION TO EAST CHICAGO, RECORDED IN PLAT BOOK 2, PAGE 23 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY INDIANA.

PARCEL NO 25-46-0276-0016

✓ # 3018
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