

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2015 SEP 18 AM 8:54

MICHAEL B. BROWN  
RECORDER

2015 064788

Prepared by: Michael L. Riddle  
Middleberg Riddle Group  
717 N. Harwood, Suite 1600  
Dallas, TX 75201

Recording Requested By and Return To:  
TITLE SOURCE  
ATTN: MOD POST CLOSE  
662 WOODWARD AVENUE  
DETROIT, MI 48226

[Space Above This Line For Recording Data]

Loan No: 3311568292

Data ID: 449

Borrower: WILLIE MAE BLUE

Original Recorded Date: November 30, 2012

Modified Interest Bearing Amount: \$48,772.84

Original Principal Amount: \$47,200.00

**LOAN MODIFICATION AGREEMENT**

(To a Fixed Interest Rate)

MIN: 100039033115682928

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 6th day of August, 2015, between QUICKEN LOANS INC., 635 WOODWARD, DETROIT, MI 48226 ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), P.O. Box 2026 Flint, MI 48501-2026; 1901 E. Voorhees St, Suite C, Danville, IL 61834 tel. (888) 679-MERS ("Mortgage"), and WILLIE MAE BLUE, AN UNMARRIED WOMAN, whose address is 6935 DELAWARE ST, MERRILLVILLE, INDIANA 46410 ("Borrower"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated the 9th day of November, 2012, in the original principal sum of U.S. \$47,200.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and granted or assigned to Mortgage Electronic Registration Systems, Inc. as Mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), and recorded in Instrument No. 2012-084480 on November 30, 2012 of the Official Records of the County Recorder's or Clerk's Office of LAKE COUNTY, INDIANA. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

6935 DELAWARE ST, MERRILLVILLE, INDIANA 46410  
[Property Address]

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate)-Single Family-Freddie Mac UNIFORM INSTRUMENT  
Modified by Middleberg Riddle Group Form 5161 3/04 (Page 1 of 6 Pages)



1Ked  
\$24.00 2-over  
M-2  
E #240918

the real property described being set forth as follows:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF**

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

7. Current Balance. As of **August 1, 2015**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$48,772.84**.
8. 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 **4.625%**, beginning **August 1, 2015**, both before and after any default described in the Note. The yearly rate of **4.625%** will remain in effect until principal and interest is paid in full. Any Borrower who co-signs this Agreement but did not sign the Note, is not personally obligated to pay the Unpaid Principal Balance.

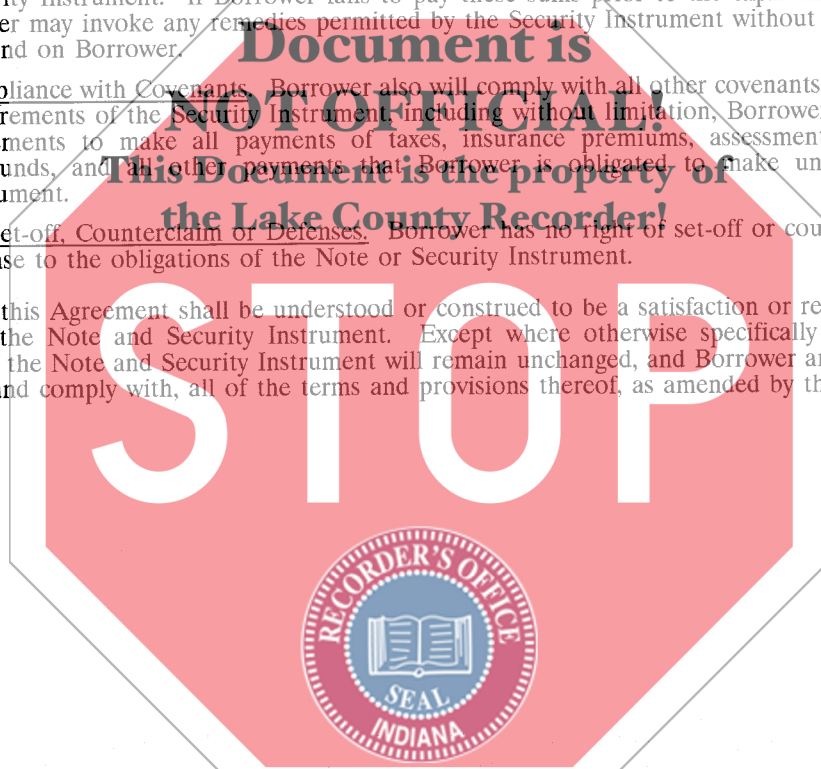


9. **Monthly Payments and Maturity Date.** Borrower promises to make monthly payments of principal and interest of U.S. \$223.20, beginning on the **first** day of **September, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **August 1, 2055**, (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.
10. **Place of Payment.** Borrower must make the monthly payments at **635 WOODWARD, DETROIT, MI 48226** or such other place as Lender may require.
11. **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.
12. **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 the Security Instrument without further notice or demand on Borrower.

13. **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.
14. **No Set-off, Counterclaim or Defenses.** Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.

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.



Loan No: 3311568292

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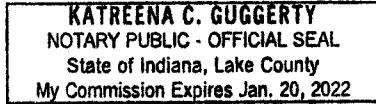
In Witness Whereof, Lender and Borrower have executed this Agreement.

*Willie Mae Blue* (Seal)  
WILLIE MAE BLUE —Borrower

- Borrower Acknowledgment -

STATE OF INDIANA §  
COUNTY OF LAKE §  
Before me, KATREENA C. GUGGERTY, a Notary Public, this 15 day of SEPTEMBER,  
20 15  
WILLIE MAE BLUE  
acknowledged the execution of the annexed instrument.

[Seal]



*Katreena C. Guggerty*  
Notary Public  
KATREENA C. GUGGERTY  
(Printed Name)

My commission expires: 1-20-2022 LAKE  
County of Residence



Loan No: 3311568292

Data ID: 449

Lender: QUICKEN LOANS INC.

By: [Signature]

Its: Betsy Lanzotti - Agent (Printed Name and Title)

Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. by QUICKEN LOANS INC.

By: [Signature]

Its: Sherry Dukic  
Asst. Secretary of MERS (Printed Name and Title)



Loan No: 3311568292

Data ID: 449

- Lender/Mortgagee Acknowledgment -

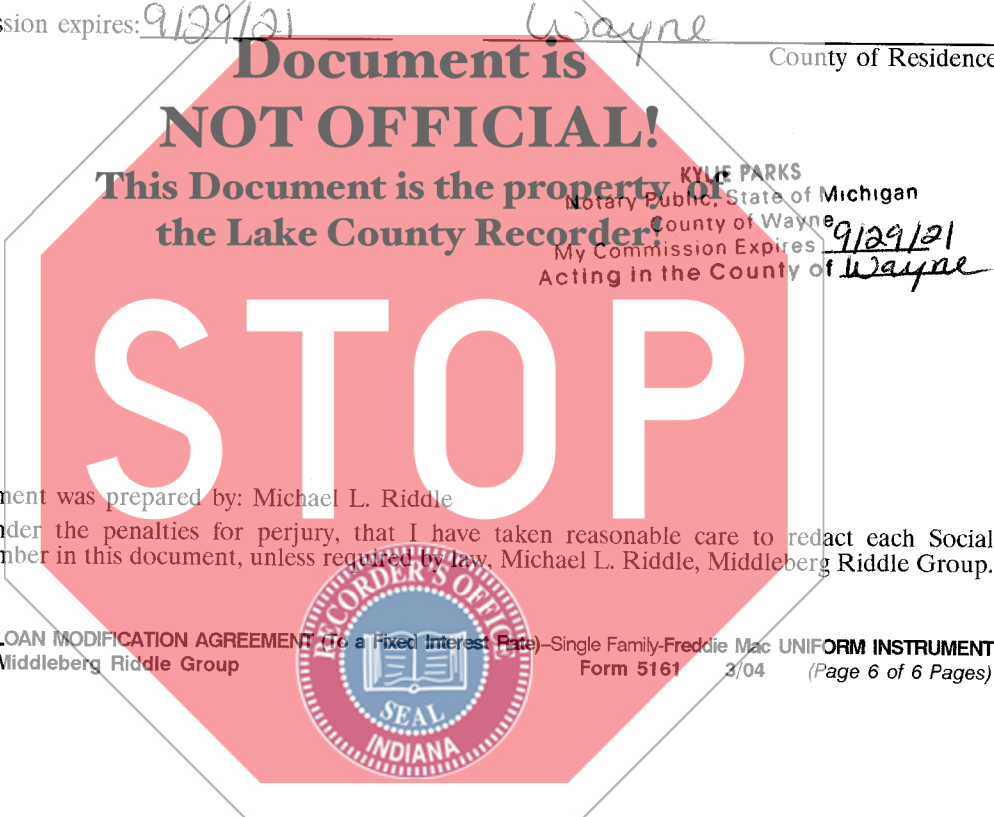
STATE OF MICHIGAN  
COUNTY OF WAYNE

§  
§

Before me, QUICKEN LOANS INC., this 16 day of September,  
20 15, personally appeared by Betsy Lanzotti / Sherry Dukic  
its agent / asst. sec., and acknowledged the execution of the annexed  
instrument for itself and for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Kylie Parks \_\_\_\_\_  
Notary Public  
Kylie Parks \_\_\_\_\_  
(Printed Name)

My commission expires: 9/29/21 Wayne \_\_\_\_\_  
County of Residence



This instrument was prepared by: Michael L. Riddle  
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. Michael L. Riddle, Middleberg Riddle Group.

MULTISTATE LOAN MODIFICATION AGREEMENT (to a Fixed Interest Rate)-Single Family-Freddie Mac UNIFORM INSTRUMENT  
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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 451215128002000030

Land Situated in the County of Lake in the State of IN

LOT 20 IN BLOCK 1 IN MERRILL HEIGHTS SUBDIVISION, PART NO. 2, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 28, PAGE 58 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE SHOWN FOR INFORMATIONAL PURPOSES ONLY, AND THE COMPANY MAKES NO WARRANTIES OR ASSURANCES AS TO THEIR ACCURACY OR COMPLETENESS. THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER ARE NOT INSURED.

Commonly known as: 6935 DELAWARE ST , Merrillville, IN 46410

