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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 065807

2015 SEP 24 AM 8:52

MICHAEL B. BROWN
RECORDER

WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

This Document Prepared By:
ERIN HATFIELD
PNC MORTGAGE, A DIVISION OF PNC BANK,
NATIONAL ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342
(888) 224-4702



When recorded mail to: #9574128

First American Title
Loss Mitigation Title Services 1454.1
P.O. Box 27670
Santa Ana, CA 92799
RE: CARDEN - PROPERTY REPORT

Tax/Parcel #: 450917330009000021

Original Principal Amount: \$78,662.00
Unpaid Principal Amount: \$83,441.89
New Principal Amount \$77,864.86
New Money (Cap): \$2,316.54

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EHAVA Case No.: 151-6924293 729
Loan No: 0005546824

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 8TH day of JULY, 2015, between KATHY F CARDEN AN UNMARRIED WOMAN ("Borrower") whose address is 2601 LAPORTE STREET, LAKE STATION, INDIANA 46405, and PNC MORTGAGE, A DIVISION OF PNC BANK, NA AS A SUCCESSOR BY MERGER TO FFA NATIONAL CITY MORTGAGE COMPANY. ("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated OCTOBER 31, 2002 and recorded on NOVEMBER 7, 2002 in INSTRUMENT NO. 2002 101381, of the OFFICIAL Records of LAKE COUNTY, INDIANA, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

2601 LAPORTE STREET, LAKE STATION, INDIANA 46405
(Property Address)

the real property described being set forth as follows:

HUD-HAMP Subordinate Note 07012015_356
First American Mortgage Services

Page 1

0005546824

Handwritten notes: CKH, 1498617, E, Q, \$22

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

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. As of, **AUGUST 1, 2015** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$77,864.86**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$2,316.54** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed. **This Unpaid Principal Balance has been reduced by the contemporaneous HUD Partial Claim amount of \$7,893.57. This agreement is conditioned on the proper execution and recording of this HUD Partial Claim.**
2. 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 **4.0000%**, from **AUGUST 1, 2015**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **371.74**, beginning on the **1ST** day of **SEPTEMBER, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.0000%** will remain in effect until principal and interest are paid in full. If on **AUGUST 1, 2045** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. 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 delivered or mailed 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.
4. 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; 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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.

5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
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 Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

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

~~RATHY CARDEW~~ Erin Hatfield
[Printed Name]



In Witness Whereof, I have executed this Agreement.

7-22-15

Kathy Carden
Borrower: **KATHY F CARDEN**

Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT
STATE OF INDIANA,
COUNTY OF Lake

Before me, the undersigned, a Notary Public, in and for said County and State,
this 22nd day of July, 2015, personally appeared **KATHY F**
CARDEN, said person being over the age of 18 years, and acknowledged the execution of the foregoing
instrument

WITNESS my hand and official seal

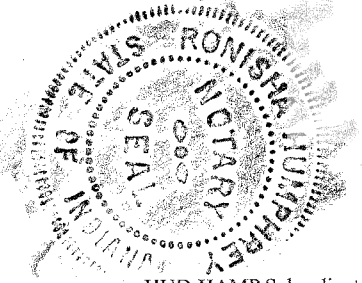
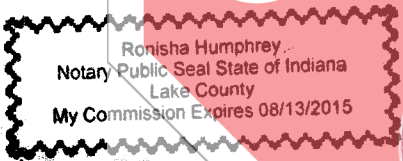
Ronisha Humphrey
Notary Public

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This Document is the property of the Lake County Recorder!

Print Name: Ronisha Humphrey

My commission expires on: 8/13/15

Residing in Lake County



In Witness Whereof, the Lender has executed this Agreement.

PNC MORTGAGE, A DIVISION OF PNC BANK, NA AS A SUCCESSOR BY MERGER TO FKA NATIONAL CITY MORTGAGE COMPANY.

By Eileen Burrall (print name) 8/17/15 Date
Mortgage Officer (title)

[Space Below This Line for Acknowledgments]

State of OH

County of Montgomery

The foregoing instrument was acknowledged before me this 8/17/15
(date) by EILEEN BURRALL, the MORTGAGE OFFICER of PNC MORTGAGE, A DIVISION OF PNC BANK, NA AS A SUCCESSOR BY MERGER TO FKA NATIONAL CITY MORTGAGE COMPANY., a _____, corporation, on behalf of the corporation

Elaine M Ruble
Notary Public

Printed Name: Elaine M Ruble
My commission expires: 1-2-18

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342

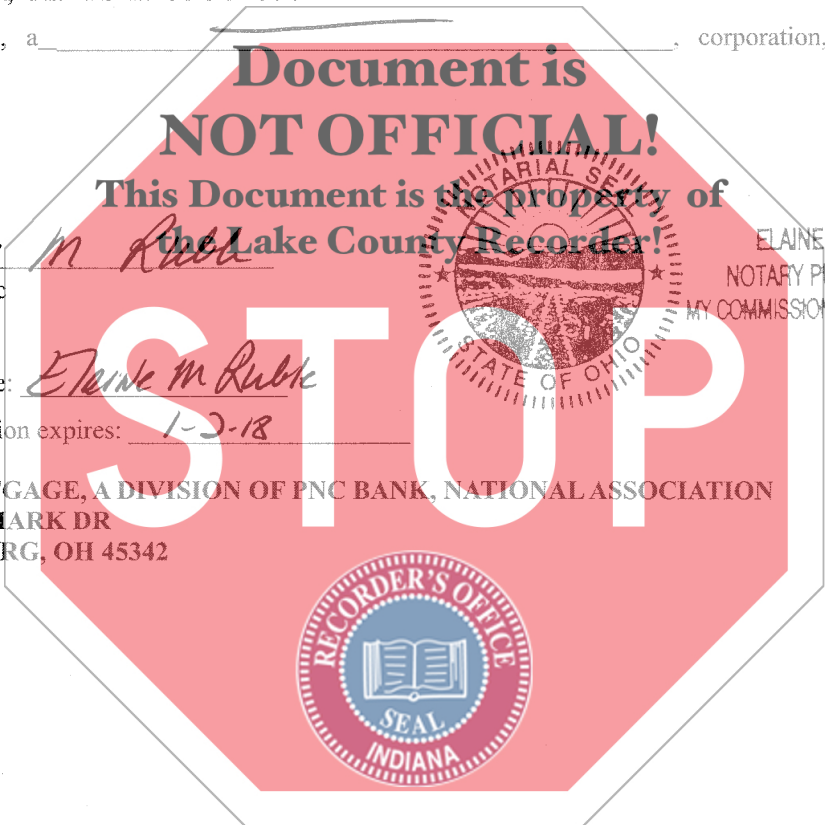


EXHIBIT A

BORROWER(S): KATHY F CARDEN AN UNMARRIED WOMAN

LOAN NUMBER: 0005546824

LEGAL DESCRIPTION:

THE PROPERTY DESCRIBED IS LOCATED IN THE CITY OF LAKE STATION, IN THE COUNTY OF LAKE, IN THE STATE OF INDIANA. LOT 48 AND LOT 47, EXCEPT THE SOUTH 10 FEET THEREOF, IN BLOCK 1 IN RIVERTON PARK SUBDIVISION, IN THE CITY OF LAKE STATION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 17, PAGE 18, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. PARCEL ID: 450917330009000021

ALSO KNOWN AS: 2601 LAPORTE STREET, LAKE STATION, INDIANA 46405

