

Handwritten marks: a checkmark and an arrow pointing up and to the right.

When Recorded, Return to:
Ditech Financial LLC
Mortgage Services LLC 27
2570 Boyce Plaza Road
Pittsburgh, PA 15241

2015 073392

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2015 OCT 30 AM 9:44
MICHAEL B. BROWN
RECORDER

This document was prepared by Ditech Financial LLC
7360 S. Kyrene, Tempe, AZ 85283

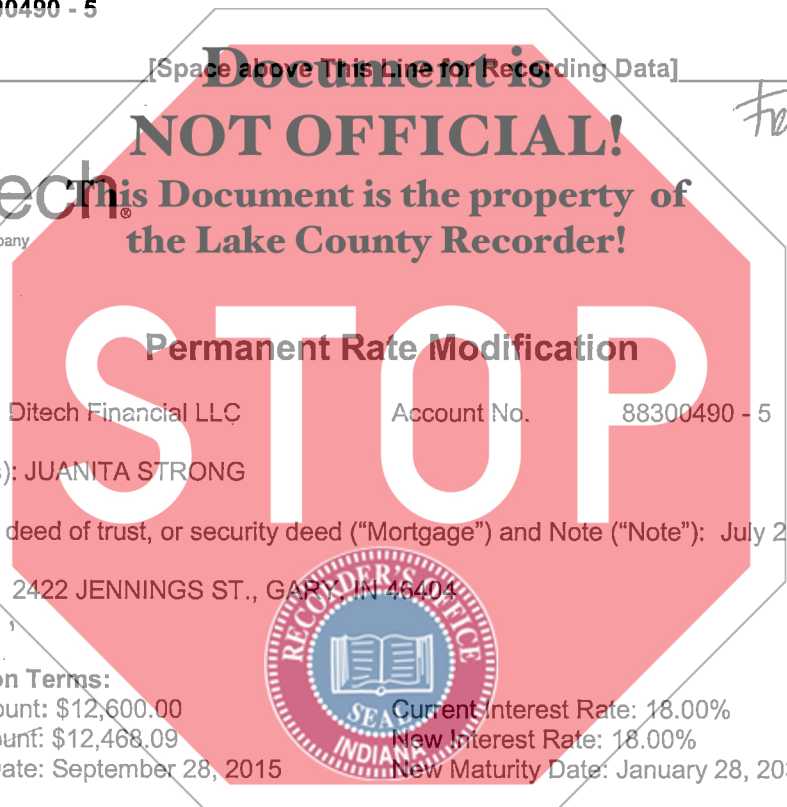
Account No: 88300490 - 5

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the Lake County Recorder!

From JMD/AG
P.M



Service/Creditor: Ditech Financial LLC Account No. 88300490 - 5
Customer Name(s): JUANITA STRONG
Date of mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"): July 26, 2000
Property Address: 2422 JENNINGS ST., GARY, IN 46404

Basic Modification Terms:

Original Loan Amount: \$12,600.00 Current Interest Rate: 18.00%
Current Loan Amount: \$12,468.09 New Interest Rate: 18.00%
Current Maturity Date: September 28, 2015 New Maturity Date: January 28, 2031



ORIGINAL

In this Agreement, "I", "Me", or "My" refers to the Customer(s) signing below, while "You" or "Your" refers to the Servicer/Creditor.

This Agreement, made this **9th** day of **October, 2015**, between me and Ditech Financial LLC ("Servicer"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **July 26, 2000** and recorded 08/01/2000 Instrument No. 2000054172 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 **2422 JENNINGS ST., GARY, IN 46404**, the real property described being set forth as follows: See attached.

You and I agree to permanently modify the interest rate and the monthly payment amount of my account described above until the account is paid in full. The interest rate on my Note/Retail Installment Contract or amendments thereto secured by a Mortgage Deed/Deed of Trust, where applicable, will be reduced from 18.00% to 18.00%, effective as of 10/28/2015 ("Effective Date"). Beginning 11/28/2015, my monthly principal and interest payment amount will be modified from the current principal and interest monthly

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payment to a new fixed interest payment based upon the payment calculation method required under my contract. This Agreement does not change my obligation to pay you any other charges or amounts due on my account, including, but not limited to, late fees, NSF fees and payments due for escrowed taxes and/or insurance, etc.

My Current Maturity Date is being extended by 185 Months. These payments are being added to the end of my account lengthening the maturity date of my account to January 28, 2031. My next payment due will be on November 28, 2015.

The Total of Payments and the Finance Charge accrued and collected on my account will be greater than the amount disclosed in the Credit Agreement. Other than changes specified herein, this Agreement does not change any other terms contained in my Credit Agreement, or Mortgage Deed/Deed of Trust, where applicable.

Except as herein provided, I acknowledge that all other terms and conditions of the original Note/Retail Installment Contract or amendments thereto secured by a Mortgage Deed/Deed of Trust, where applicable, executed on July 26, 2000 shall remain in full force and effect. Upon breach of any provision of this Agreement, or upon payment default, you may terminate this Agreement, and all terms will revert to those specified in the original contract.

You are granting this permanent reduction in interest rate and monthly payment in consideration of Me making one full regular monthly payment to accompany this Agreement for, at the discretion of the Servicer, within 30 days prior to the date you receive this Agreement. If such payment has not been made within 30 days prior to the date you receives this Agreement, a payment in the amount of \$ 200.15 must be received by you along with this Agreement. This Agreement is not binding until the Agreement, inclusive of all original terms, has been signed by me; the one full regular monthly payment in good funds has been received by you; and you have accepted the Agreement.

This modification may have tax consequences for you. We are required under federal law to report any debt reduction or forgiveness to the Internal Revenue Service (IRS). As a result, you may be required to recognize any debt reduction or forgiveness as taxable income. Please consult your own tax advisor to determine any potential tax consequences to you.

If my account is a home equity line of credit ("HELOC"), I understand that (i) access to funds in the line of credit will be permanently terminated, so I am unable to obtain any further advances, notwithstanding any references in the Security Agreement, or otherwise, to the account being a line of credit; (ii) any devices used for accessing the credit line, such as checks or credit cards, are void; (iii) if I have had separate balances on the HELOC that were charged interest at different rates, including fixed or variable rates, all balances are combined into a single balance that will be charged interest at the above-referenced rate established in this Agreement, and I will not have the option of locking in or electing different interest rates or other payment terms in the future; (iv) if I have had the option to pay interest-only payments on any balances, all payments under this Agreement will be as stated in this Agreement; and (v) if I have had special incentive interest rates involving a reduction in my interest rate for automatic payments or other relationships with the Servicer, these special incentives no longer apply.

In Witness Whereof, the Servicer and I have executed this Agreement.

Ditech Financial LLC fka
Green Tree Servicing LLC
Servicer

By: _____

Susanne F. Roman
Licensed Loss Mitigation Specialist
Date

OCT 16 2015

Juanita Strong
JUANITA STRONG

10-14-15
Date

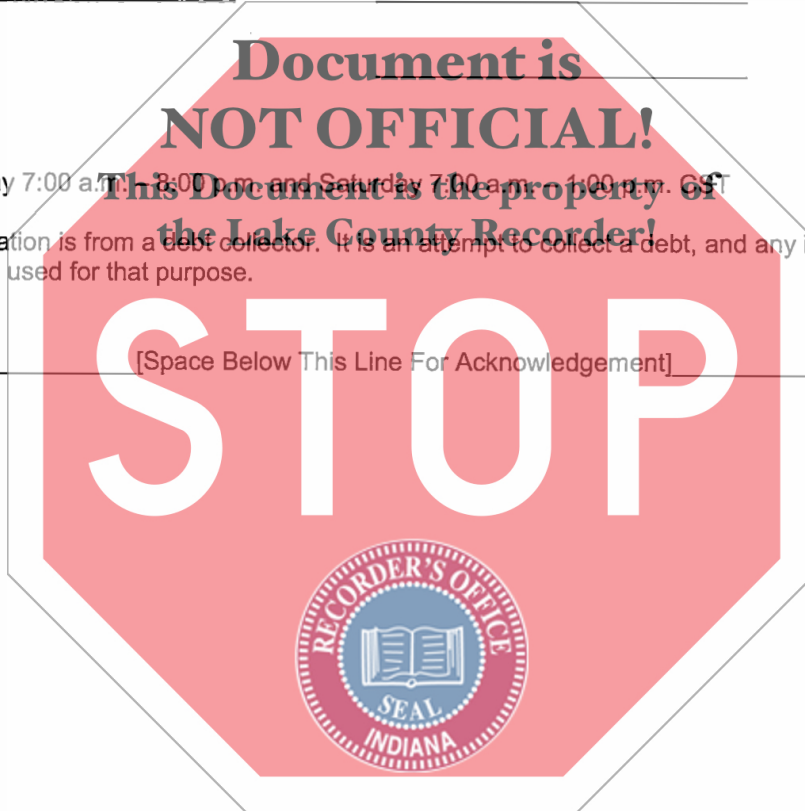
Date

800-643-0202

Monday – Friday 7:00 a.m. – 8:00 p.m. and Saturday 7:00 a.m. – 1:00 p.m. CST

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

[Space Below This Line For Acknowledgement]



STATE OF: INDIANA)

SS:

COUNTY OF Lake)

Before me, a Notary Public in and for said County and State, personally appeared

JUANITA STRONG

who acknowledged the execution of the foregoing Mortgage, and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 11th day of October, 2015.



VALERIE STIFF
Notary Public, State of Indiana
Lake County
Commission # 643510
My Commission Expires
October 22, 2021

Document is NOT OFFICIAL!

(Signature)

This Document is the property of

(Printed

the Lake County Recorder!

Notary Public

My Commission Expires: 10/22/2021 County Lake of Residence: Indiana

I affirm under penalty of perjury that I have taken reasonable care to redact each Social Security Number in this document, unless required by law. - Steve Gardner



Attachment

Parcel ID: 25-47-361-5

Legal Description:

THE LAND REFERRED TO THIS COMMITMENT IS LOCATED IN THE COUNTY OF LAKE, STATE OF INDIANA, AND IS DESCRIBED AS FOLLOWS:

LOTS FIVE (5) AND SIX (6), BLOCK FOUR (4), W.G. WRIGHT'S THIRD ADDITION TO GARY, AS SHOWN IN PLAT BOOK 10, PAGE 34, IN LAKE COUNTY, INDIANA.



A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

ACKNOWLEDGMENT

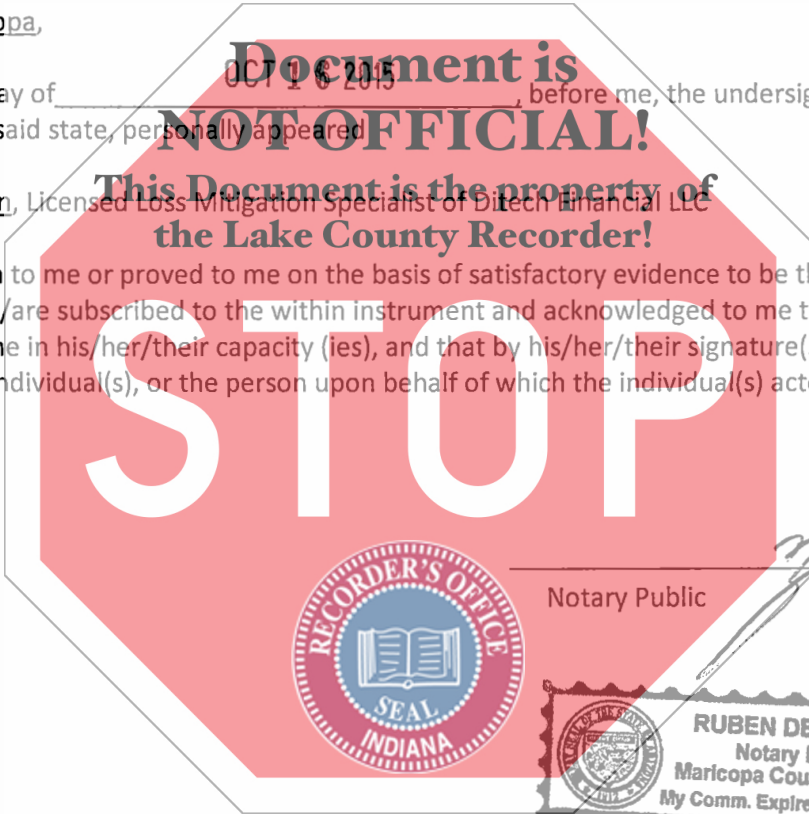
STATE OF: Arizona,

County ss: Maricopa,

On this day of OCT 16 2015, before me, the undersigned, a Notary Public in and for said state, personally appeared

Susanne F. Roman, Licensed Loss Mitigation Specialist of Ditech Financial LLC

Personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity (ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.



Notary Public

