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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 083191

2015 DEC 14 AM 11:41

MICHAEL B. BROWN
RECORDER

AFFIDAVIT OF SCRIVENER'S ERROR

NOW COMES affiant, Kaitlin Beck, Authorized Agent of Quicken Loans, Inc. and states under oath as follows:

That this affidavit relates to the following described property:

See Attached Exhibit A - Legal Description

1. That affiant is the Authorized Agent of Quicken Loans, Inc.
2. That the Modification Agreement executed from John B. Morris to Quicken Loans, Inc. and recorded April 23, 2014 in Instrument Number 2014-022600 in the county of Lake, State of Indiana contains a typographical error in the mortgage reference for the original mortgage.
3. That said error was the reference to the mortgage as Recorded 2/7/2012 as Instrument Number 7752577551.
4. That the purpose of this affidavit is to correct mortgage reference for the original mortgage. The Corrected mortgage reference of the mortgage is as follows: Recorded February 15, 2012 as Instrument Number 2012-11428.

Further, affiant sayeth not.

Dated: 11/23/15 Quicken Loans, Inc.

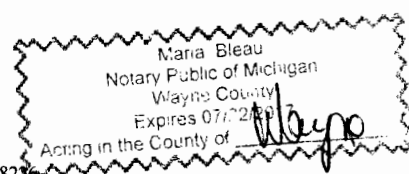


Kaitlin Beck
ITS AUTHORIZED AGENT

STATE OF MI
COUNTY OF Wayne

On November 23, 2015 before me personally appeared, Kaitlin Beck Authorized Agent of Quicken Loans, Inc., to me known to be the person described in and who executed the foregoing instrument and acknowledged that she executed the same as her free act and deed.

Maria Bleau
Maria Bleau



Prepared by and return to:
Quicken Loans, Inc. 662 Woodward Avenue Detroit, MI 48226

7

25 ref
#658038

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 45-07-26-103-007.000-006

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

LOT 18, IN RIDGE GARDENS ADDITION TO THE TOWN OF GRIFFITH, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 35, PAGE 20, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Commonly known as: 225 W 38th Ct, Griffith, IN 46319



Prepared by: Michael L. Riddle
Middleberg Riddle Group
717 N. Harwood, Suite 2400
Dallas, TX 75201

Recording Requested By and Return To:
QUICKEN LOANS INC.
SERVICING CLIENT SOLUTIONS TEAM
635 WOODWARD
DETROIT, MI 48226

[Space Above This Line For Recording Data]

Loan No: 3305645425
Borrower: John B Morris

Data ID: 240

Original Principal Amount: \$79,800.00

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

MIN: 100039033056454253

This Loan Modification Agreement ("Agreement"), made this 3rd day of March, 2014, between John B Morris, whose address is 225 W 38th Ct, Griffith, INDIANA 46319 ("Borrower"), 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"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated January 30, 2012 and granted or assigned to Mortgage Electronic Registration Systems, Inc. as Mortgagee of record (solely or nominee for Lender and Lender's successors and assigns), and recorded in 02/07/2012 as Instrument Number 775257551 of the Official Records of the County Recorder's or Clerk's Office 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:

225 W 38th Ct, Griffith, INDIANA 46319
[Property Address]

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

LOAN MODIFICATION AGREEMENT - Single Family Fannie Mae Uniform Instrument
Modified by Middleberg Riddle Group Form 3179 1/01 (rev. 08/12)

(Page 1 of 6 Pages)



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Handwritten notes and signatures at the bottom right of the page, including the number "25", the name "Dref", and the number "#658038".

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, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

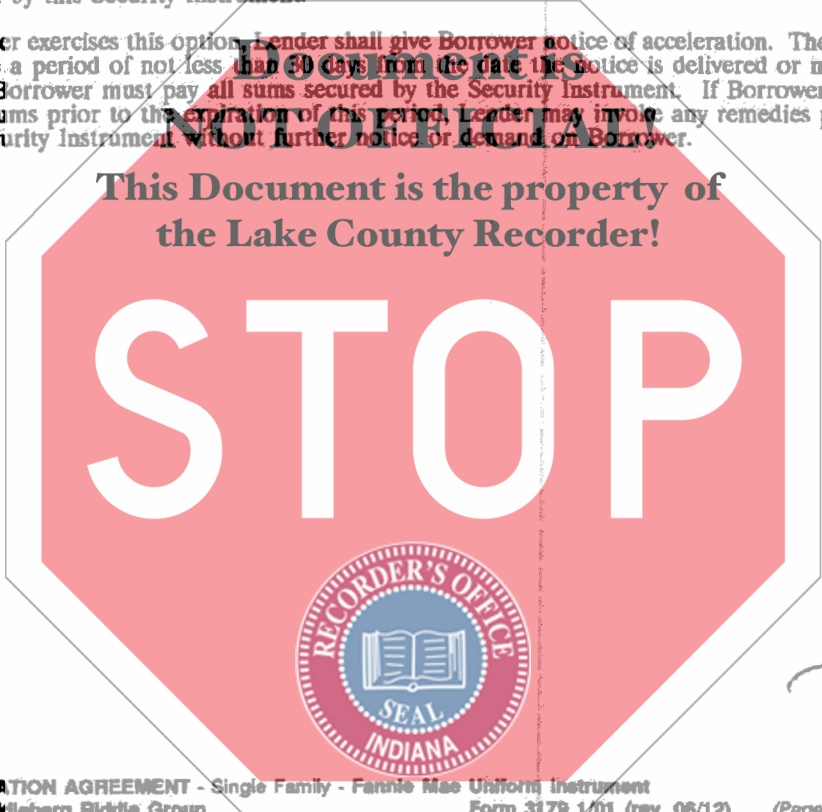
1. As of **March 1, 2014**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$76,322.90**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **3.2500%**, from **March 1, 2014**. Borrower promises to make monthly payments of principal and interest of U.S. **\$284.33**, beginning on the first day of **April, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.2500%** will remain in effect until principal and interest are paid in full.

If on **March 1, 2054** (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 this 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.

**This Document is the property of
the Lake County Recorder!**



JBM

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; 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.
5. Borrower understands and agrees that:
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
 - (c) Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.
 - (d) 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.
 - (e) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
 - (f) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall be filed in the Public Records Administrators, and assigns of the Borrower.
 - (g) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is the Mortgagee of record under the Security Instrument and this Agreement. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026; 1901 E. Voorhees St, Suite C, Danville, IL 61834, tel. (888) 679-MERS.



Lender: QUICKEN LOANS INC.

By: Kassandra Walker

Its: Kassandra Walker (Printed Name and Title)
Loss Mitigation Officer

Date of Lender's Signature: 4/15/14

Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. - Nominee for Lender by QUICKEN LOANS INC.

By: Elizabeth Wozniak
Its: Elizabeth Wozniak (Printed Name and Title)
Assistant Secretary of MERS

STATE OF MICHIGAN
COUNTY OF WAYNE

Lender/Mortgagee Acknowledgment

Document is

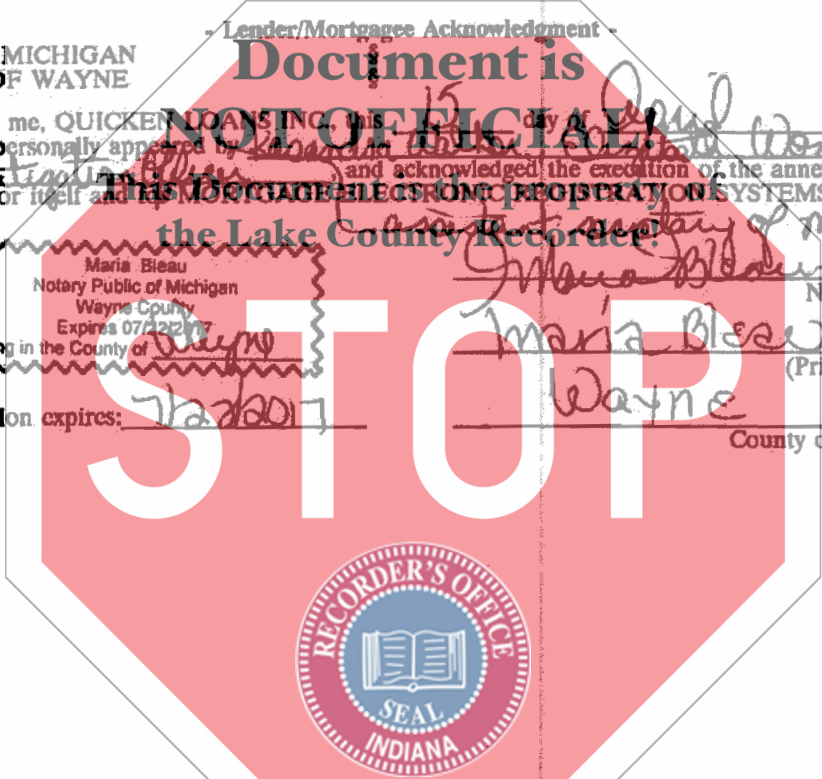
Before me, QUICKEN LOANS INC. this 15 day of April, 2014, personally appeared by Kassandra Walker and acknowledged the execution of the annexed instrument for itself and its MORTGAGEE ELECTRONIC REGISTRATION SYSTEMS, INC.

the Lake County Recorder!

Maria Bieau
Notary Public of Michigan
Wayne County
Expires 07/22/17
Acting in the County of Wayne

Elizabeth Wozniak
Assistant Secretary of MERS
Maria Bieau
Notary Public
Maria Bieau
(Printed Name)

My commission expires: 7/22/17 Wayne County of Residence



JBW

COMPLIANCE AGREEMENT

In consideration of QUICKEN LOANS INC. ("Lender") modifying the first lien mortgage loan (the "Loan"), in connection with the property located at 225 W 38Th Ct, Griffith, INDIANA 46319 (the "Modification"), the undersigned ("Borrower") agrees, upon request of Lender, its successors or assigns ("Note Holder"), or upon request of any person acting on behalf of Note Holder, to fully cooperate with Note Holder or such person to correct any inaccurate term or provision of, mistake in, or omission from any document associated with the Modification. Borrower further agrees to execute such documents or take such action as Note Holder or such person acting on behalf of Note Holder reasonably may deem necessary (including without limitation the correction of any such inaccuracy, mistake, or omission) as will enable Note Holder to sell, convey, seek guaranty of, or market the Modification to any entity, including without limitation an investor, the Federal National Mortgage Association, the Government National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Department of Housing and Urban Development, the Department of Veterans Affairs, or any bonding authority.

Borrower further agrees to comply with any such request within a reasonable period of time as specified by Note Holder or by such person acting on behalf of Note Holder. Failure to comply shall constitute default under the Note and Security Instrument underlying the Modification, and Note Holder may pursue its available remedies.

BY SIGNING BELOW BORROWER ACKNOWLEDGES THAT BORROWER FULLY UNDERSTANDS THIS COMPLIANCE AGREEMENT OR OTHERWISE HAS SOUGHT THE ADVICE OF COUNSEL.

Date: 3/25/14

John B. Morris
John B. Morris — Borrower

