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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 083322

2015 DEC 15 AM 9:08

MICHAEL B. BROWN
RECORDER

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

Recording Requested By and Return To:
FLAGSTAR SERVICING
MODIFICATION
9990 RICHMOND AVE, STE 400 S
HOUSTON, TX 77042

(Space Above This Line For Recording Data)

Loan No. 0502397866

Data ID: 196

Borrower: REGINALD C. GILLIAM

Original Recorded Date: February 3, 2009

FHA CASE NO.: 151-9172471-703

Original Principal Amount: \$82,931.00

Current Unpaid Principal Balance: \$74,294.39

New Principal Balance: \$74,722.45

DEW CAP 428.06

STOP OFFICIAL!
This Document is the property of
the Lake County Recorder

FHA HOME AFFORDABLE MODIFICATION AGREEMENT
(Step Two of Two-Step Documentation Process)

Borrower ("I"): REGINALD C. GILLIAM, AN UNMARRIED PERSON, whose address is 554
RUTLEDGE ST, GARY, INDIANA 46404

MIN: 1000525 5023978660 0

Lender ("Lender"): FLAGSTAR BANK, 9990 RICHMOND AVE., SUITE 400 SOUTH, HOUSTON, TX
77042

Date of First Lien Security Instrument ("Mortgage") and Note ("Note"): January 21, 2009

Loan Number: 0502397866

Property Address: 554 RUTLEDGE ST, GARY, INDIANA 46404 ("Property")

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting
solely as a nominee for Lender and Lender's successors and assigns. 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 Street, Suite C, Danville, IL 61834, (888) 679-MERS.

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

1 If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this
document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

FHA HOME AFFORDABLE MODIFICATION AGREEMENT

08/14 (Page 1 of 8 Pages)

When recorded mail to: #:9772445
First American Title
Loss Mitigation Title Services 449.6
P.O. Box 27670
Santa Ana, CA 92799
RE: GILLIAM - PROPERTY REPORT

12-2
\$28
M-2

1518181
E # 1522561
1 REG

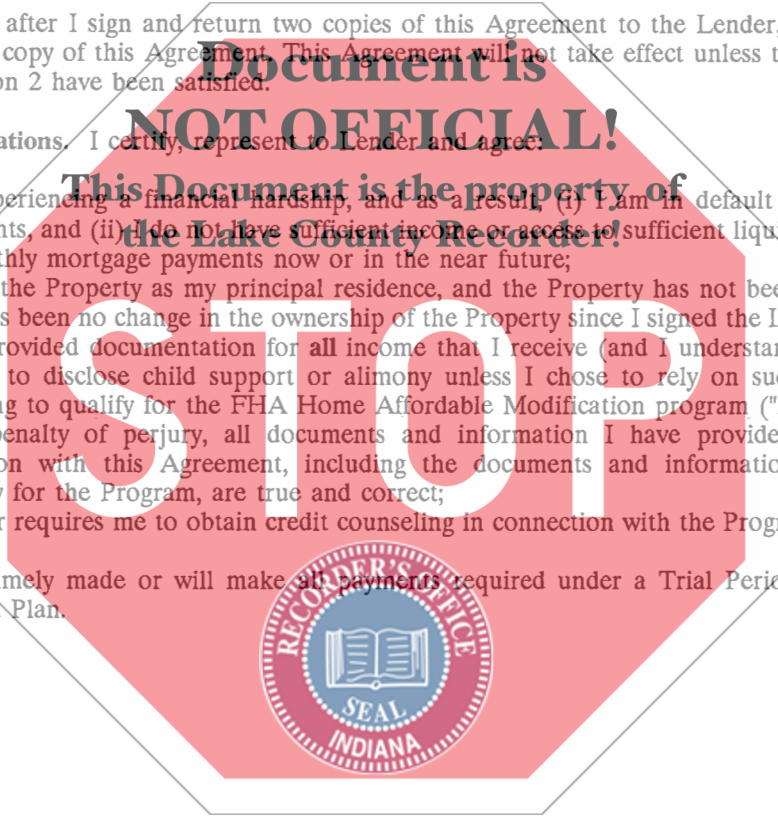
Recorded in INST# 2009 005926 of the Official Records of the County Recorder's or Clerk's Office of LAKE COUNTY, INDIANA.

If my representations in Section 1 continue to be true in all material respects, then this Home Affordable Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the First Lien Mortgage on the Property, and (2) the Note secured by the First Lien Mortgage. The First Lien Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents; I previously entered into the Trial Period Plan and the Loan Workout Plan with Lender.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

1. My Representations. I certify, represent to Lender and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;
- D. I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for the FHA Home Affordable Modification program ("Program"));
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and
- G. I have timely made or will make all payments required under a Trial Period Plan or Loan Workout Plan.

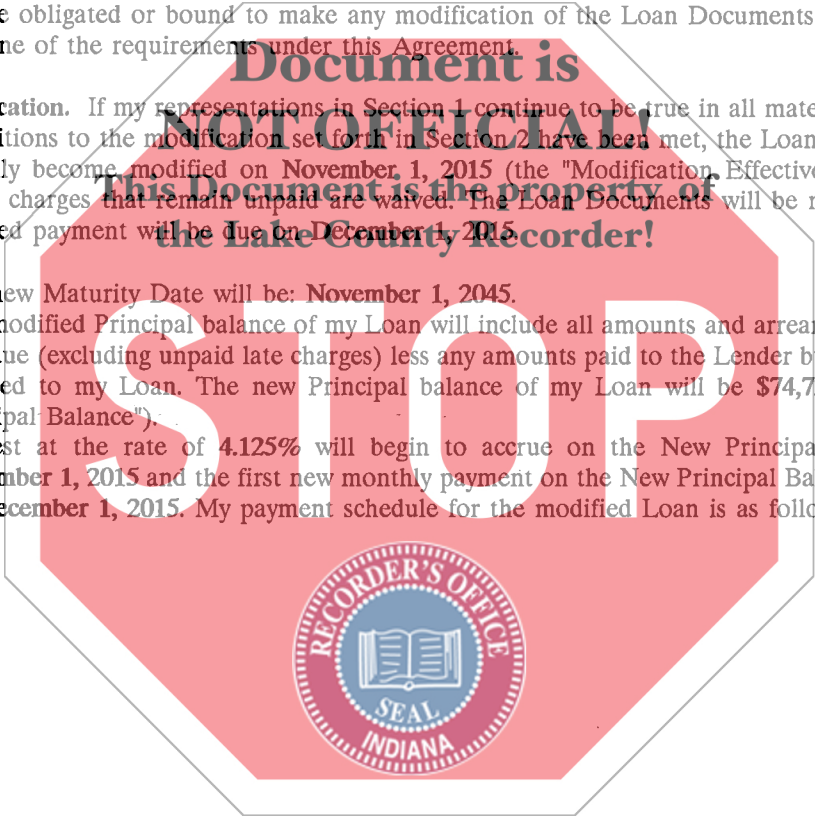


2. **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:

- A. TIME IS OF THE ESSENCE under this Agreement;
- B. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents; and
- C. I understand that the Loan Documents will not be modified unless and until (i) I receive from the Lender a copy of this Agreement signed by the Lender, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

3. **The Modification.** If my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on November 1, 2015 (the "Modification Effective Date") and all unpaid late charges that remain unpaid are waived. The Loan Documents will be modified and the first modified payment will be due on December 1, 2015.

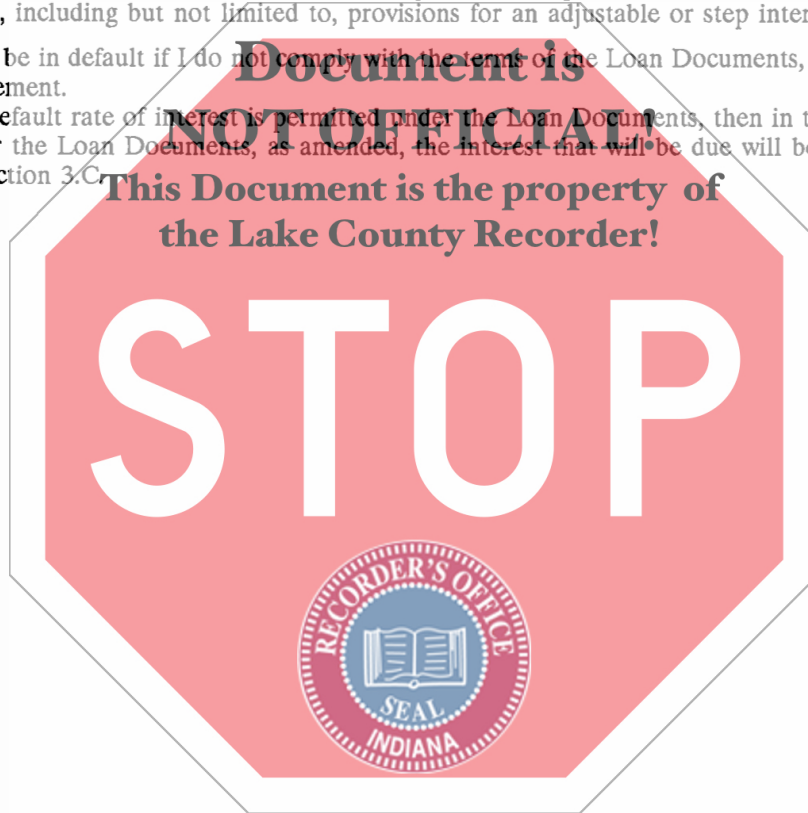
- A. The new Maturity Date will be: **November 1, 2045.**
- B. The modified Principal balance of my Loan will include all amounts and arrearages that will be past due (excluding unpaid late charges) less any amounts paid to the Lender but not previously credited to my Loan. The new Principal balance of my Loan will be **\$74,722.45** (the "New Principal Balance").
- C. Interest at the rate of **4.125%** will begin to accrue on the New Principal Balance as of **November 1, 2015** and the first new monthly payment on the New Principal Balance will be due on **December 1, 2015**. My payment schedule for the modified Loan is as follows:



Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
30	4.125	11/01/15	\$362.14	\$269.62, may adjust periodically	\$631.76, may adjust periodically	12/01/15	360

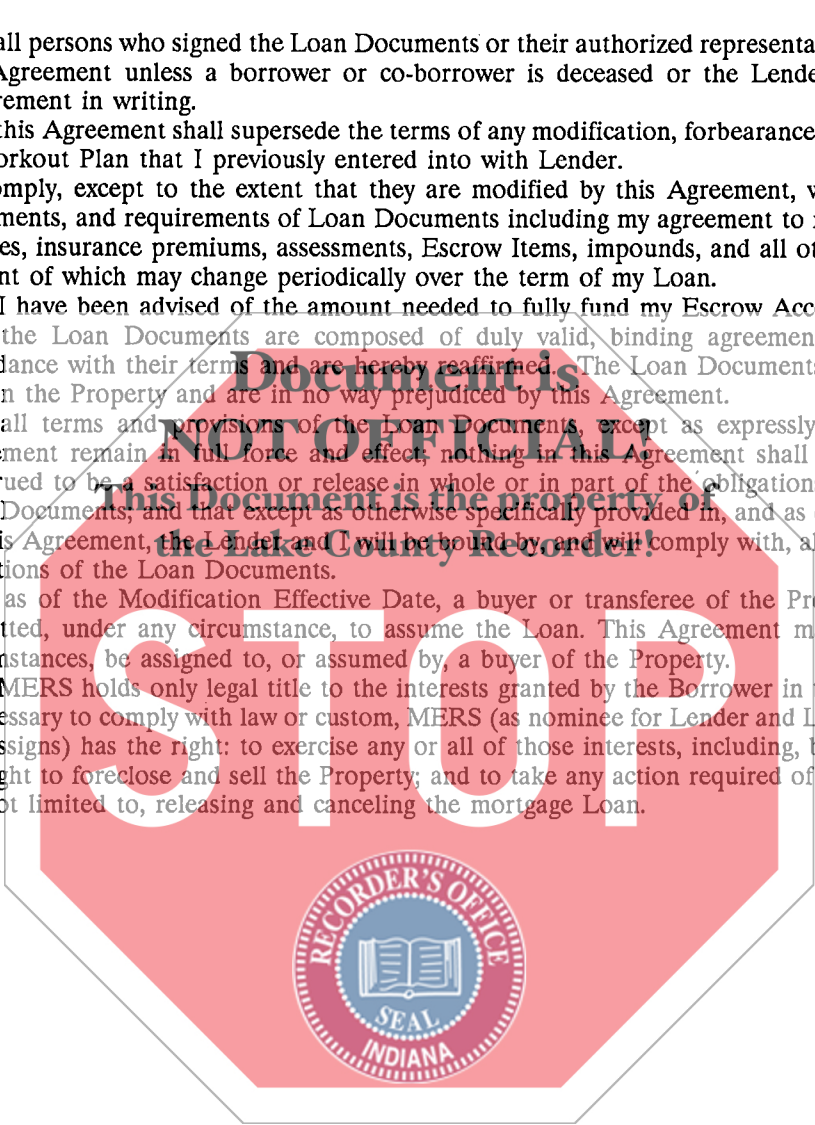
The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

- D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
- E. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.



4. **Additional Agreements.** I agree to the following:

- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement unless a borrower or co-borrower is deceased or the Lender has waived this requirement in writing.
- B. That this Agreement shall supersede the terms of any modification, forbearance, Trial Period Plan or Workout Plan that I previously entered into with Lender.
- C. To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.
- D. That I have been advised of the amount needed to fully fund my Escrow Account.
- E. That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed. The Loan Documents constitute a first lien on the Property and are in no way prejudiced by this Agreement.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.
- G. That, as of the Modification Effective Date, a buyer or transferee of the Property will not be permitted, under any circumstance, to assume the Loan. This Agreement may not, under any circumstances, be assigned to, or assumed by, a buyer of the Property.
- H. That MERS holds only legal title to the interests granted by the Borrower in the mortgage, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling the mortgage Loan.



Loan No: 0502397866

Data ID: 196

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

Date: Nov. 9, 2015

Reginald C. Gilliam (Seal)
REGINALD C. GILLIAM —Borrower

- Individual Acknowledgment -

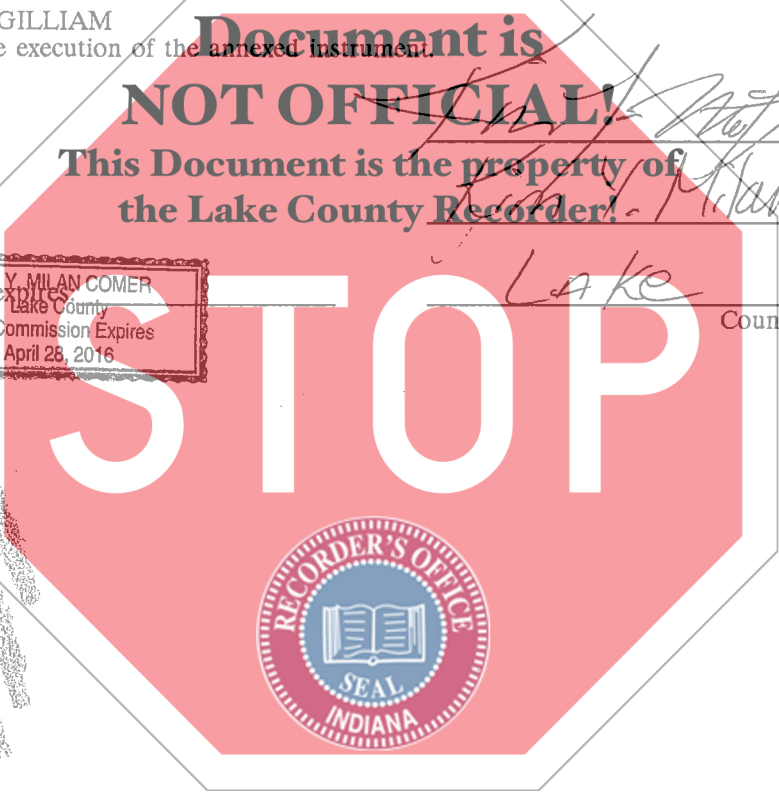
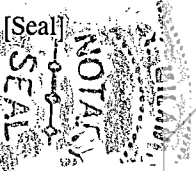
STATE OF INDIANA §
COUNTY OF LAKE §
Before me, Kim Y. Milan Comer, a Notary Public, this 9th day of Nov, 2015

REGINALD C. GILLIAM
acknowledged the execution of the annexed instrument.

Document is NOT OFFICIAL!

This Document is the property of Kim Y. Milan Comer
Notary Public
the Lake County Recorder. Kim Y. Milan Comer
(Printed Name)

Lake
County of Residence



Loan No: 0502397866

Data ID: 196

Date: 11-13-2015

Lender: FLAGSTAR BANK By: Selene Finance LP, as Attorney-in-Fact

By: [Signature]

Its: Donna Brammer Vice President
(Printed Name and Title)

Date: 11-13-2015

Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. - Nominee for Lender by ~~FLAGSTAR BANK~~

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!
By: [Signature]
Its: Donna Brammer Assistant Secretary
(Printed Name and Title)

- Lender/Mortgagee Acknowledgment -

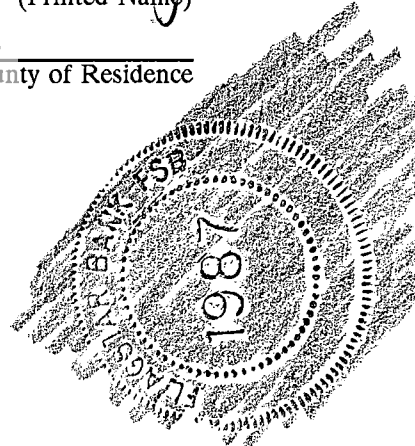
STATE OF TEXAS
COUNTY OF HARRIS

Before me, FLAGSTAR BANK, this 13 day of November, 20 15, personally appeared by Donna Brammer, its Vice President Selene Finance LP, as Attorney-in-Fact, and acknowledged the execution of the annexed instrument for itself and for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

[Signature]
Notary Public
Marissa Taylor
(Printed Name)

My commission expires: 6/3/2019

County of Residence



Loan No: 0502397866
Borrower: REGINALD C. GILLIAM
Property Address: 554 RUTLEDGE ST, GARY, INDIANA 46404

Data ID: 196

LEGAL DESCRIPTION

LOT 20 AND THE NORTH 10 FEET OF LOT 21 IN BLOCK 5 AS SHOWN ON THE RECORDED PLAT OF RE-SUBDIVISION OF GARY LAND COMPANY'S SIXTH SUBDIVISION RECORDED IN PLAT BOOK 14 PAGE 21 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. APN: 45-08-05-333-021-000-004

50794802

GILLIAM

FIRST AMERICAN ELS
MODIFICATION AGREEMENT

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder.

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

STOP



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.

Loan No. 0502397866
Borrower: REGINALD C. GILLIAM

Data ID: 196

LOAN MODIFICATION AGREEMENT RIDER

Not THIS LOAN MODIFICATION AGREEMENT RIDER is made this 9th day of Nov, 2015, by and between the undersigned borrower (the "Borrower") and FLAGSTAR BANK, (the "Lender") and is incorporated into and shall be deemed to amend and supplement that certain LOAN MODIFICATION AGREEMENT (the "Agreement") of the same date executed by the Borrower and Lender as of the date above.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Agreement, Borrower and Lender further covenant and agree as follows:

1. Costs and Expenses

All costs and expenses incurred by Lender in connection with this Agreement shall be borne by Lender and not paid by Borrower.

2. Escrow Items

Lender is notifying Borrower that any previous obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked. Borrower is hereby advised that beginning on the monthly payment due date set forth above, the amount of Escrow Items will be included with Borrower's monthly payment of principal and interest.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this LOAN MODIFICATION AGREEMENT RIDER.


.....(Seal)
REGINALD C. GILLIAM —Borrower

