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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2016 002218

2016 JAN 14 AM 9:36

MICHAEL B. BROWN  
RECORDER

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This Document Prepared By:  
**JENNIFER STACY**  
**WELLS FARGO BANK, N.A.**  
**3476 STATEVIEW BLVD, MAC# X7801-03K**  
**FORT MILL, SC 29715**  
**(800) 416-1477**

~~When recorded mail to:~~ #:9865799  
 First American Title   
 Loss Mitigation Title Services 1079.12  
 P.O. Box 27670  
 Santa Ana, CA 92799  
 RE: OLIVER - PR DOCS

Tax/Parcel #: 45-07-26-203-001.000-006

[Space Above This Line for Recording Data]

**Original Principal Amount: \$116,958.00**  
**Unpaid Principal Amount: \$109,091.31**  
**New Principal Amount \$112,531.33**  
**New Money (Cap): \$3,440.02**

FHA/VA Loan No.:   
 Loan No: (scan barcode)

**LOAN MODIFICATION AGREEMENT (MORTGAGE)**  
 (Providing for Fixed Rate)

This Loan Modification Agreement ("Agreement"), made this 5TH day of DECEMBER, 2015, between CHARLES OLIVER ("Borrower"), whose address is 1643 N JAY ST, GRIFFITH, INDIANA 46319 and WELLS FARGO BANK, N.A. ("Lender"), whose address is 3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SC 29715 amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated APRIL 1, 2011 and recorded on APRIL 11, 2011 in INSTRUMENT NO. 2011 020306, LAKE COUNTY, INDIANA, and (2) the Note, in the original principal amount of U.S. \$116,958.00, 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 1643 N JAY ST, GRIFFITH, INDIANA 46319

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 ck-1529557  
 DMJ  
 1 Ref

the real property described is located in LAKE COUNTY, INDIANA and being set forth as follows:

**LOT 25 IN HAPPY HOMES ADDITION TO GRIFFITH, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 24 PAGE 82 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.**

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. Borrower agrees that certain amounts owed will not be capitalized, waived, or addressed as part of this Agreement, and will remain owed until paid. These amounts owed are referenced in the Cover Letter to this Agreement, which is incorporated herein, and are to be paid with the return of this executed Agreement. If these amounts owed are not paid with the return of this executed Agreement, then Lender may deem this Agreement void.
2. As of, **JANUARY 1, 2016** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$112,531.33**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$3,440.02** 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.
3. 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 **3.7500%**, from **JANUARY 1, 2016**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$521.15**, beginning on the **1ST** day of **FEBRUARY, 2016**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JANUARY 1, 2046** (the "Maturity Date"), the 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.
4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

5. The 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.
6. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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.

7. 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.
8. 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.
9. If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure

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 JENNIFER STACY  
[Printed Name]

OLIVER  
50944541

FIRST AMERICAN ELS  
MODIFICATION AGREEMENT

IN

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

Document is  
**NOT OFFICIAL!**

This Document is the property of  
the Lake County Recorder!

**STOP**



In Witness Whereof, I have executed this Agreement.

Charles Oliver  
Borrower: CHARLES OLIVER

12/14/15  
12/15/15  
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, Lake, Indiana  
this 14<sup>th</sup> day of December 2015, personally appeared CHARLES OLIVER, said person being over the age of 18 years, and acknowledged the execution of the foregoing instrument

WITNESS my hand and official seal.

Janice Marie Lee  
Notary Public  
Print Name: Janice Marie Lee  
My commission expires on: Sept 28, 2023  
Residing in Lake County

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**STOP**



In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, N.A.

**Eddie Dadi**  
Vice President Loan Documentation

By *[Signature]* 12/30/15  
(print name) \_\_\_\_\_  
(title) \_\_\_\_\_

\_\_\_\_\_ Date

\_\_\_\_\_ [Space Below This Line for Acknowledgments] \_\_\_\_\_

**LENDER ACKNOWLEDGMENT**

STATE OF   MN  

COUNTY OF   Dakota  

The instrument was acknowledged before me this   12.30.2015   by

  Eddie Dadi  , the

  Vice President Loan Documentation   of WELLS FARGO BANK, N.A.,

a   Vice President Loan Documentation  , on behalf of said company.

*[Signature]*  
Notary Public

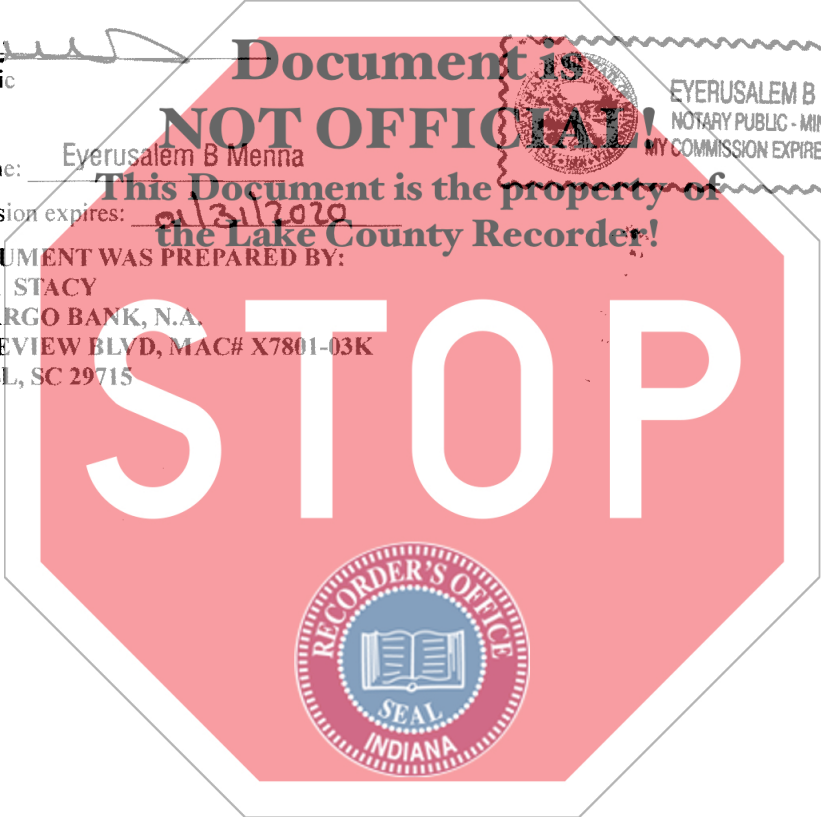
Printed Name:   Everusalem B Menna  

My commission expires:   01/31/2020  

THIS DOCUMENT WAS PREPARED BY:  
JENNIFER STACY  
WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD, MAC# X7801-03K  
FORT MILL, SC 29715

**Document is NOT OFFICIAL!**  
EVERUSALEM B MENNA  
NOTARY PUBLIC - MINNESOTA  
MY COMMISSION EXPIRES 01/31/2020

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



Date: **DECEMBER 5, 2015**  
Loan Number: (scan barcode)  
Lender: **WELLS FARGO BANK, N.A.**  
Borrower: **CHARLES OLIVER**  
Property Address: **1643 N JAY ST, GRIFFITH, INDIANA 46319**

**NOTICE OF NO ORAL AGREEMENTS**

**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.**

**THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice.** The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

<i>Charles Oliver</i> Borrower: <b>CHARLES OLIVER</b>	<b>Document is NOT OFFICIAL!</b> <b>This Document is the property of the Lake County Recorder!</b> <b>STOP</b>	<u>12/14/15</u> Date
Borrower:		Date
Borrower:		Date
Borrower:		Date
Borrower:		Date
Borrower:		Date

