

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2016 005297

2016 JAN 25 AM 9:05

MICHAEL B. BROWN  
RECORDER

10

~~After Recording Return To:~~

Ocwen Loan Servicing, LLC  
Attn: HAMP Modifications  
P.O. Box 24737  
West Palm Beach, FL 33416  
Investor #: 12279

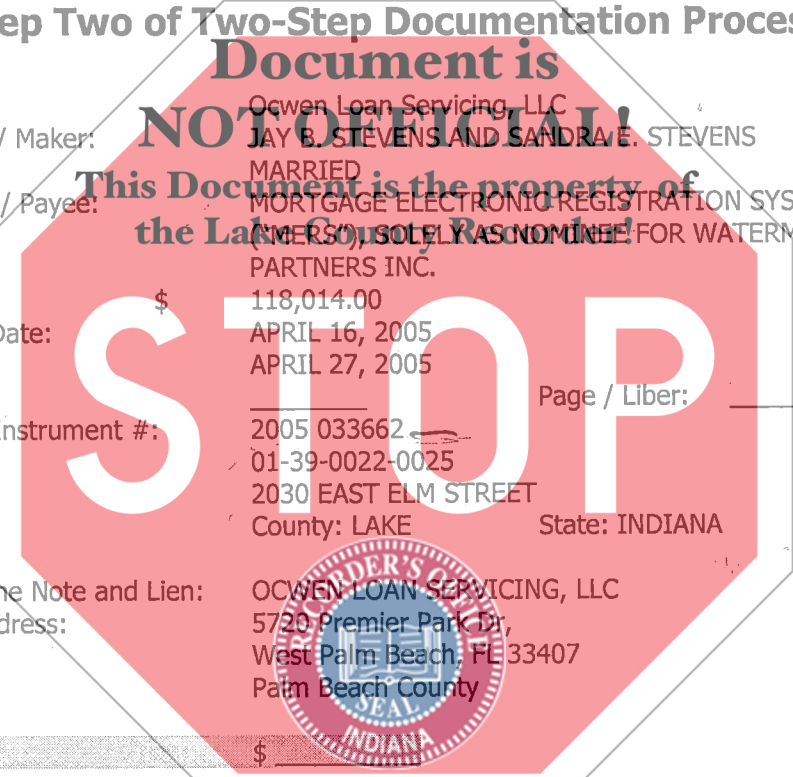
AFTER RECORDING RETURN TO:  
DOCUMENT PROCESSING SOLUTIONS, INC  
590 W. LAMBERT RD.  
BREA, CA 92821

prepared by: Nick Schuman [Space Above This Line for Recording Data]

313985

Return to: Dawn Tetham  
5455 Detroit Rd, STE B  
Sheffield Village, OH 44054  
440-716-1820

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



Original Mortgage / Maker:  
Marital Status:  
Original Mortgagee / Payee:

Ocwen Loan Servicing, LLC  
JAY E. STEVENS AND SANDRA E. STEVENS  
MARRIED  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
SERVING AS NOMINEE FOR WATERMARK FINANCIAL PARTNERS INC.

Original Amount: \$  
Original Mortgage Date:  
Date Recorded:  
Reel / Book:  
CRFN / Document/Instrument #:  
AP# / Parcel #:  
Property Address:  
City: GRIFFITH

118,014.00  
APRIL 16, 2005  
APRIL 27, 2005  
2005 033662  
01-39-0022-0025  
2030 EAST ELM STREET  
County: LAKE State: INDIANA

Page / Liber: \_\_\_\_\_

Present Holder of the Note and Lien:  
Holder's Mailing Address:  
(Including county)

OCWEN LOAN SERVICING, LLC  
5720 Premier Park Dr,  
West Palm Beach, FL 33407  
Palm Beach County

New Money \$ \_\_\_\_\_

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

Registered Land (OH Only):  YES  NO  
AFN# (OH Only): \_\_\_\_\_

District (NYC Only): \_\_\_\_\_ Section: \_\_\_\_\_ Block: \_\_\_\_\_ Lot: \_\_\_\_\_

District (MA Only): \_\_\_\_\_

Lot (DC Only): \_\_\_\_\_ Square: \_\_\_\_\_

30-1  
1 Ref  
all-170023  
DN

**Document is  
NOT OFFICIAL!**

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

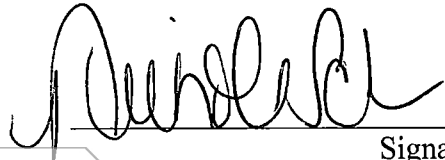
**STOP**

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY,  
IN THE STATE OF INDIANA, TO-WIT:  
THAT PART OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4  
OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 8 WEST OF THE  
2ND PRINCIPAL MERIDIAN, IN LAKE COUNTY, INDIANA,  
DESCRIBED AS BEGINNING AT A POINT IN THE SOUTH LINE  
OF SAID 1/4 1/4 SECTION, WHICH IS 8 RODS (132 FEET)  
WEST OF THE SOUTHEAST CORNER THEREOF; THENCE WEST  
ALONG SAID SOUTH LINE TO A POINT WHICH IS 477.45 FEET  
WEST OF SAID SOUTHEAST CORNER; THENCE NORTH TO THE  
SOUTHERLY RIGHT OF WAY LINE OF THE MICHIGAN CENTRAL  
RAILWAY; THENCE EASTERLY ALONG SAID SOUTHERLY RIGHT  
OF WAY LINE TO A POINT WHICH IS DUE NORTH OF THE  
POINT OF BEGINNING; THENCE SOUTH ALONG A STRAIGHT  
LINE TO SAID POINT OF BEGINNING, EXCEPT THE WEST 100  
FEET THEREOF.  
BEING THE SAME PROPERTY CONVEYED TO JAY B. STEVENS  
AND SANDRA E. STEVENS, HUSBAND AND WIFE BY DEED FROM  
RAY A. MYERS RECORDED 02/03/1998 IN INSTRUMENT  
98007910, IN THE RECORDER'S OFFICE OF LAKE COUNTY,  
INDIANA.

EXHIBIT "A"

Certificate of Preparation

This is to certify that this instrument was prepared by Ocwen Loan Servicing, LLC, one of the parties named in the instrument.



Signature

**Document is  
NOT OFFICIAL!**

NICHOLE SCHLARMANN  
LOSS MITIGATION

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

Ocwen Loan Servicing LLC  
Loss Mitigation Department  
3451 Hammond Ave  
Waterloo, IA 50702  
1-800-850-4622

**STOP**



601249194

-HMP-

Investor Loan # \_\_\_\_\_

After Recording Return To:

~~Return to: Dawn Tetlak/LRS~~  
5455 Detroit Rd, STE B  
Sheffield Village, OH 44054  
440-716-1820

This document was prepared by \_\_\_\_\_

[Space Above This Line For Recording Data]

513985

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

Borrower(s) ("I"): **Jay B Stevens Sandra E Stevens**

Servicer ("Servicer"): *Ocwen Loan Servicing, LLC*

Date of first lien Security Instrument ("Mortgage") and Note ("Note"): **4/16/2005**

Loan Number: **601249194**

Property Address: **2030 E Elm St Griffith, IN 46319** ("Property")

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 Mortgage on the Property, and (2) the Note secured by the Mortgage. The 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 understand that after I sign and return two copies of this Agreement to the Servicer, the Servicer 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 Servicer 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 access to sufficient liquid 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 Home Affordable Modification program ("Program"));
- E. Under penalty of perjury, all documents and information I have provided to Servicer in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;
- F. If Servicer requires me to obtain credit counseling in connection with the Program, I will do so;
- G. I have made or will make all payments required under a Trial Period Plan or Loan Workout Plan; and



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 Servicer 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 Servicer 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 Servicer a copy of this Agreement signed by the Servicer, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Servicer 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 6/1/2015 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. The Loan Documents will be modified and the first modified payment will be due on 6/1/2015.

- A. The new Maturity Date will be: 5/1/2045, at which time a final balloon payment in an amount equal to all remaining amounts owed under the Loan Documents will be due.
- B. The modified Principal balance of my Note will include all amounts and arrearages that will be past due (excluding unpaid late charges) less any amounts paid to the Servicer but not previously credited to my Loan. The new Principal balance of my Note will be \$99,944.29 (the "New Principal Balance").
- C. Interest at the rate of 3.87500% will begin to accrue on the New Principal Balance as of 5/1/2015 and the first new monthly payment on the New Principal Balance will be due on 6/1/2015. My payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1 - Maturity	3.87500%	5/1/2015	\$469.98	\$194.89, adjusts annually after year 1	\$664.87, adjusts annually after year 1	6/1/2015	360
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

\*The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

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 or simple 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.
- F. I agree to pay in full (1) the Deferred Principal Balance (deferred principal balance will be treated as a non-interest bearing principal forbearance. I will not pay interest or make monthly payments on the deferred principal balance.), if any, and (2) any other amounts still owed under the Loan Documents, by the earliest of: (i) the date I sell or transfer an interest in the Property, (ii) the date I pay the entire Interest Bearing Principal Balance (The new principal balance less the deferred principal balance shall be referred to as the "interest bearing principal balance), or (iii) the new Maturity Date.



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 Servicer 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 Servicer.
- 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. Funds for Escrow Items. I will pay to Servicer on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Servicer under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Servicer in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Servicer requires to be escrowed. These items are called "Escrow Items." I shall promptly furnish to Servicer all notices of amounts to be paid under this Section 4.D. I shall pay Servicer the Funds for Escrow Items unless Servicer waives my obligation to pay the Funds for any or all Escrow Items.

Servicer may waive my obligation to pay to Servicer Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, I shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Servicer and, if Servicer requires, shall furnish to Servicer receipts evidencing such payment within such time period as Servicer may require. My obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If I am obligated to pay Escrow Items directly, pursuant to a waiver, and I fail to pay the amount due for an Escrow Item, Servicer may exercise its rights under the Loan Documents and this Agreement and pay such amount and I shall then be obligated to repay to Servicer any such amount. Servicer may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, I shall pay to Servicer all Funds, and in such amounts, that are then required under this Section 4.D.

Servicer may, at any time, collect and hold Funds in an amount (a) sufficient to permit Servicer to apply the Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount a Servicer can require under RESPA. Servicer shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Servicer, if Servicer is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Servicer shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Servicer shall not charge me for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Servicer pays me interest on the Funds and applicable law permits Servicer to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Servicer shall not be required to pay me any interest or earnings on the Funds. Servicer and I can agree in writing, however, that interest shall be paid on the Funds. Servicer shall provide me, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Servicer shall account to me for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Servicer shall notify me as required by RESPA, and I shall pay to Servicer the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Servicer shall notify me as required by RESPA, and I shall pay to Servicer the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by the Loan Documents, Servicer shall promptly refund to me any Funds held by Servicer.

- E. That this Agreement constitutes notice that the Servicer's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my Escrow Account.
- F. That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- G. 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 Servicer and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.
- H. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, I agree as follows: If all or any part of the Property or any interest in it is sold or transferred without Servicer's prior written consent, Servicer may, at its option, require immediate payment in full of all sums secured by the Mortgage. However, Servicer shall not exercise this option if federal law prohibits the exercise of such option as of the date of such sale or transfer. If Servicer exercises this option, Servicer shall give me 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 I must pay all sums secured by the Mortgage. If I fail to pay these sums prior to the expiration of this period, Servicer may invoke any remedies permitted by the Mortgage without further notice or demand on me.
- I. 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 is not, under any circumstances, be assigned to, or assumed by, a buyer of the Property.
- J. If under the Servicer's procedures a title endorsement or subordination agreements are required to ensure that the modified mortgage Loan retains its first lien position and is fully enforceable, I understand and agree that the Servicer will not be obligated or bound to make any modification of the Loan Documents or to execute the Modification Agreement if the Servicer has not received an acceptable title endorsement and/or subordination agreements from other lien holders, as Servicer determines necessary.
- K. That, as of the Modification Effective Date, any provision in the Note, as amended, for the assessment of a penalty for full or partial prepayment of the Note is null and void.
- L. Corrections and Omissions. You agree to execute such other and further documents as may be reasonably necessary to consummate the transactions contemplated herein or to perfect the liens and security interests intended to secure the payment of the loan evidenced by the Note. If an error in the terms hereof is detected after execution of this Agreement, you understand that a corrected Agreement will be provided to you and this Agreement will be void upon notice of such error. Should you elect not to sign any such corrected Agreement, your loan will revert to the terms of your original Loan Documents.
- M. Mortgage Electronic Registration Systems, Inc. "MERS" is a separate corporation existing under the laws of Delaware and has an address and telephone number of 1901 E. Voorhees Street, Suite C Danville, IL 61834, (888) 679-MERS. In cases where the Loan has been registered (solely as nominee for lender and lender's successors and assigns) with MERS and MERS is named as mortgagee in the Loan Documents, MERS, if necessary to comply with law or custom, 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 Servicer including, but not limited to, releasing and canceling the mortgage loan.
- N. That if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the Loan as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary. All documents the Lender requests of me under this Section 4.N. shall be referred to as "Documents." I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for such replacement.

If this box is checked, Borrower(s) signature must be notarized.

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

Sign Here ->

Jay B Stevens 06.13.2015 Date  
Jay B Stevens

State of Indiana)

County of LAKE)

On JUNE 13<sup>th</sup>, 2015 before me, DEBORAH C GIFFORD personally appeared JAY B STEVENS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature(s) on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Indiana that the foregoing paragraph is true and correct. WITNESS my hand and official seal.

Signature

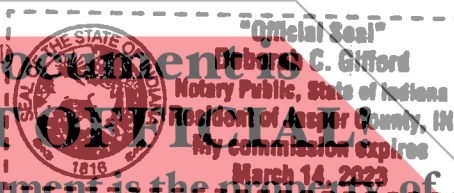
Deborah C Gifford (Seal)

Print Name:

DEBORAH C GIFFORD

Commission expiration date

03/14/2023



Personally Known

OR Produced Identification X

Type of Identification Produced

INDL

Sign Here ->

Sandra E Stevens 06.13.2015 Date  
Sandra E Stevens

State of Indiana)

County of LAKE)

On JUNE 13<sup>th</sup>, 2015 before me, DEBORAH C GIFFORD personally appeared SANDRA E STEVENS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature(s) on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Indiana that the foregoing paragraph is true and correct. WITNESS my hand and official seal.

Signature

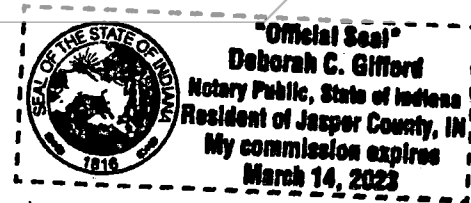
Deborah C Gifford (Seal)

Print Name:

DEBORAH C GIFFORD

Commission expiration date

03/14/2023



Personally Known

OR Produced Identification X

Type of Identification Produced

INDL



# NOTARY SEAL

Under the provisions of Government Code 27361.7, I certify under the penalty of perjury that the notary seal on the document to which this statement is attached reads as follows:

Name of Notary: Deborah Gifford

Commission no.: N/A

County where born: the State of Indiana  
County where born: the State of Indiana

Date Commission Expires: March 14 2023

Manufacturer/Vendor Identification number: N/A

PLACE OF EXECUTION: Brea

DATE: 1-15-16

SIGNATURE: [Signature]

, DPS Agent



Mortgage Electronic Registration Systems, Inc- Nominee for Lender

By: Kirk Neerth Kirk Neerth  
Authorized Officer -Lender-

By: Kirk Neerth Kirk Neerth  
Mortgage Electronic Registration Systems, Inc.- Mortgagee  
Assistant Vice President

Date: 7-7-15

LENDER ACKNOWLEDGMENT

State of IOWA  
County of Blair

**Document is NOT OFFICIAL!**

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

On this 7 day of July, 2015, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Kirk Neerth, personally known to me or identified to my satisfaction to be the person who executed the within instrument as Assistant Vice President of Mortgage Electronic Registration Systems, Inc- Nominee for Lender and Authorized Officer for Lender, said instrument is the act and deed of said entity, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.

Nichole Schilarmann  
Notary Public  
My Commission Expires: 3-23-18  
NICHOLE SCHILARMANN  
COMMISSION NO. 757537  
MY COMMISSION EXPIRES  
MARCH 23, 2018