

STATE OF INDIANA
LAKE COUNTY
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MICHAEL B. BROWN
RECORDER

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This Document Prepared By:

Encallado
NATIONSTAR MORTGAGE LLC
8950 CYPRESS WATERS BLVD
COPPELL, TX 75019
888-480-2432

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Original Recording Date: **December 14, 2009**
Original Loan Amount: **\$89,509.00**

Loan No: **602044133**
FHA Case Number: **IN1560071716703**



REF117717114A

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 6th day of May, 2016, between **SERGIO CARDONA, JR.** whose address is **531 W 142ND ST, EAST CHICAGO, IN 46312** ("Borrower") and **NATIONSTAR MORTGAGE LLC** which is organized and existing under the laws of **The United States of America**, and whose address is **8950 CYPRESS WATERS BLVD, COPPELL, TX 75019** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **November 23, 2009** and recorded in the Public Records of **LAKE County, IN**, Instrument No: **2009 082713** and recorded on **December 14, 2009**, of the Official Records of **LAKE County, IN** 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

531 W 142ND ST, EAST CHICAGO, IN 46312,

(Property Address)

the real property described being set forth as follows:

See Exhibit "A" 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 **June 1, 2016**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$106,407.84**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest 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.
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 **3.750%**, from **June**



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#520 9757
\$22.00
E M-2

1, 2016. Borrower promises to make monthly payments of principal and interest of U.S. **\$492.79**, beginning on the **1st** day of **July, 2016**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **June 1, 2046** (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 the 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.

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:

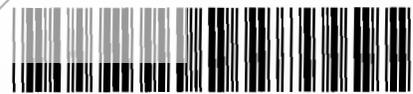
- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
- (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed 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. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.
6. 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.
7. 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.



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8. In the event of any action(s) arising out of or relating to this Agreement or in connection with any foreclosure action(s) dismissed as a result of entering into this Agreement, I will remain liable for and bear my own attorney fees and costs incurred in connection with any such action(s).

Sergio Cardona Jr
SERGIO CARDONA, JR. -Borrower

(Seal)

[Space Below This Line For Acknowledgments]

State of Indiana

County of Lake

Before me, Lee Ann Hand, this 26th day of May 2016, SERGIO CARDONA, JR., acknowledged the execution of the annexed mortgage.

Signature: Lee Ann Hand

County of Residence: Lake County, IN

My Commission Expires on: 6/15/2021



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NATIONSTAR MORTGAGE LLC

By: Encarnita (Seal) - Lender
Name: Encarnita
Title: **Assistant Secretary**

6/15/14
Date of Lender's Signature

[Space Below This Line For Acknowledgments]

The State of TX
County of Dallas

Stacy Paredes

Before me _____/Notary Public (name/title of officer) on this day personally appeared Erica White, the Assistant Secretary of Nationstar Mortgage LLC, known to me (or proved to me on the oath of _____ or through _____ (description of identity card or other document)) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 15 day of June, A.D., 2014

[Signature]
Signature of Officer

Notary Public
Title of Officer

My Commission expires: 12/30/19



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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.

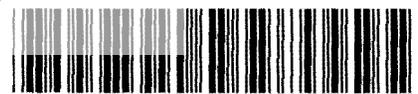
Erica White
Signature

Erica White
Printed Name

This Document Prepared By:
Erica White
NATIONSTAR MORTGAGE LLC
8950 CYPRESS WATERS BLVD
COPPELL, TX 75019



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**Document is
NOT OFFICIAL!**

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

Exhibit A

Loan Number: 602044133

Property Address: 531 W 142ND ST, EAST CHICAGO, IN 46312

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF LAKE, STATE OF INDIANA: LOT NUMBERED SIXTEEN (16) AND THE WEST 12 FEET OF LOT NUMBERED FIFTEEN (15) IN BLOCK 4 IN RESUBDIVISION OF BLOCKS 3, 4, 9 AND THE NORTH 1/2 OF LOT 10, IN THE SUBDIVISION OF THE WEST 1317.5 FEET OF THE NORTHEAST QUARTER OF SECTION 29, TOWNSHIP 37 NORTH, RANGE 9 WEST OF THE 2ND PRINCIPAL MERIDIAN, (EXCEPT THE EAST 50 FEET OF THE SOUTH 124 FEET OF SAID BLOCK 9 AND EXCEPT THE RIGHT OF WAY OF THE STATE LINE AND INDIANA CITY RAILROAD), IN THE CITY OF EAST CHICAGO, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 5, PAGE 13 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



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