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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2016 055989

2016 AUG 18 AM 9:14

MICHAEL B. BROWN
RECORDER

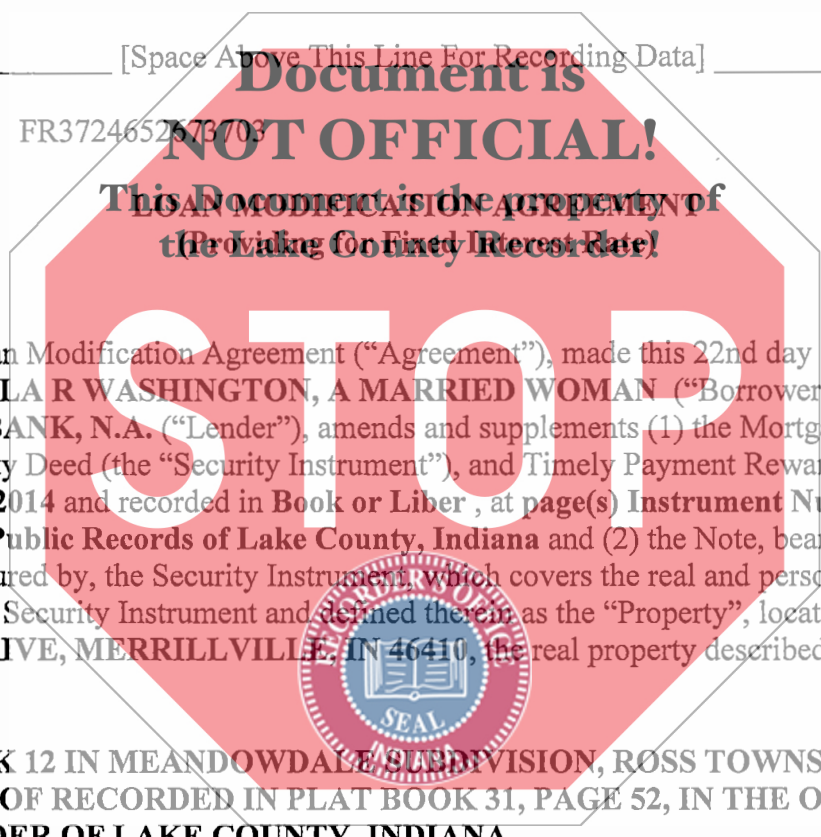
After Recording Return To:

MB Financial Bank, N.A.
Attn: Homeowners Assistance
2251 Rombach Ave.
Wilmington, OH 45177

This document was prepared by: Josh Straight
MB Financial Bank, N.A. Loan: 1048253

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FHA Case No.: FR3724652673703



This Loan Modification Agreement ("Agreement"), made this 22nd day of April, 2016, between **ANGELA R WASHINGTON, A MARRIED WOMAN** ("Borrower") and **MB FINANCIAL BANK, N.A.** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated **June 17, 2014** and recorded in **Book or Liber**, at **page(s) Instrument Number: 2014 036060**, of the **Public Records 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 **1441 MEADOW DRIVE, MERRILLVILLE, IN 46410**, the real property described being set forth as follows:

LOT 2, BLOCK 12 IN MEADOWDALE SUBDIVISION, ROSS TOWNSHIP, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 31, PAGE 52, 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. As of **June 1, 2016**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$116,853.32**, 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 **4.000%**, from **May 1, 2016**. Borrower promises to make monthly payments of principal and interest of U.S. **\$557.88**, beginning on the **1st** day of **June, 2016**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.000%** will remain in effect until principal and interest are paid in full. If on **May 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.

\$16,000

1 ref

VA 30078211

2 copies

JB

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. 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) 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.
- (d) 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.
- (e) 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 bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

EXECUTED BY:

Angela R Washington (Seal)
ANGELA R WASHINGTON - Borrower

- Borrower (Seal)

STATE OF INDIANA
COUNTY OF Lake

On this 23rd day of May, 2016, before me, the undersigned, a Notary Public in and for said State, personally appeared ANGELA R WASHINGTON, known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) are subscribed to this instrument, and acknowledged that said person(s) executed it.

WITNESS my hand and official seal.

Document is NOT OFFICIAL!

This Document is the property of the State of Indiana
the Lake County Recorder. My Commission Expires: April 26, 2021


BRENDA ROSENDAHL
Notary Public - Seal
State of Indiana
My Commission Expires Apr 26, 2021

STOP

Acknowledgement

MB Financial Bank, N.A.

By: Rita Marrara
Rita Marrara, Vice-President



STATE OF OHIO
COUNTY OF CLINTON

On this 31st day of May, 2016, before me personally appeared Rita Marrara, Vice-President of MB Financial Bank, N.A. The seal affixed to the foregoing instrument is the corporate seal of said corporation, and that said instrument was signed and sealed on behalf of said corporation, by authority of its Board of Directors; and she acknowledged said instrument to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.



JOSHUA DAVID STRAIGHT
Notary Public, State of Ohio
My Commission Expires: May 3, 2020
Recorded in Clinton County

[Signature]
Notary Public, State of Ohio
My Commission Expires: _____