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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2017 003142

2017 JAN 18 AM 9:02

MICHAEL B. BROWN
RECORDER

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HOME AFFORDABLE MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

FHA Case Number 156-1121014-703 **MERS Ph# 888-679-6377**
Loan Number 201202745 **MIN Number: 1001507-0201202745-1**
Parcel Tax ID#: 45-19-14-478-017.000-008

This Loan Modification Agreement ("Agreement"), made this 3RD day of, 2017, between JAMES P WHITE SR, AN UNMARRIED MAN ("Borrower") and AMERIFIRST FINANCIAL CORPORATION ("Lender"), Mortgage Electronic Registration Systems, Inc. ("Mortgages") amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated MARCH 30TH 2012 and granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns) 1901 E Voorhees St., Suite C, Danville, IL 61834, P.O. Box 2026, Flint, Michigan 48501-2026 and recorded on APRIL 3RD, 2012, in Document No. 2012 022604 of the COUNTY Records of LAKE, 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 herein as the "Property", located at

5926 WEST 173RD AVE, LOWELL INDIANA 46356
(Property Address)

the real property described being set forth as follows:

LOCATED IN LAKE COUNTY, INDIANA:

LAND SITUATED IN THE COUNTY OF LAKE, STATE OF INDIANA AND DESCRIBED AS FOLLOWS:

LOT 80 IN MEADOWS OF CEDAR CREEK, PHASE 2, AN ADDITION TO LOWELL, INDIANA, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 95, PAGE 48 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 FEBRUARY 1ST, 2017, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 171,498.78, 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 3.750%, from JANUARY 1ST, 2017. Borrower promises to make monthly payments of principal and interest of U.S. \$ 794.24, beginning on the 1ST day of FEBRUARY, 2017, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 3.750% will remain in effect until principal and interest are paid in full. If on JANUARY 1ST, 2047 (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

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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.

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.

Angela Young (Seal)
MERS AS NOMINEE FOR
AMERIFIRST FINANCIAL Lender
CORPORATION, ITS SUCCESSORS
AND OR ASSIGNS

BY ANGELA YOUNG
ASSISTANT SECRETARY

This Document is the property of
the Lake County Recorder
NICOLE VANDERMOLEN

WITNESS:
Greg Warner
GREG WARNER

[Space Below This Line For Acknowledgments]

STATE OF MICHIGAN
COUNTY OF KALAMAZOO

} SS

The foregoing instrument was acknowledged before me this 12th day of Jan, 2017

by ANGELA YOUNG, ASSISTANT SECRETARY, MERS AS NOMINEE FOR AMERIFIRST FINANCIAL CORPORATION, ITS SUCCESSORS AND OR ASSIGNS
(person acknowledging)



Christopher Michael Mezykowski
Notary Public, KALAMAZOO County, MICHIGAN

My Commission Expires: February 28, 2019

James P. White (Seal)
JAMES P WHITE SR - Borrower

WITNESS:

WITNESS:

(Signature)

(Signature)

(Printed Name)

(Printed Name)

[Space Below This Line For Acknowledgments]

STATE OF INDIANA
COUNTY OF Lake

Document is NOT OFFICIAL!

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The foregoing instrument was acknowledged before me this 1 day of January, 2017

by JAMES P WHITE SR, AN UNMARRIED MAN
(person acknowledging)

STOP

MAXWELL VAN RITE
Notary Public - Seal
State of Indiana
My Commission Expires Jun 23, 2019

NOTARY SEAL

Maxwell Van Rite
(Printed Name)

Notary Public, Lake County, IN

My Commission Expires: 6-23-19



LOAN MODIFICATION AGREEMENT—Single Family
4)

(page 4 of

Record and Return To:
AMERIFIRST FINANCIAL CORPORATION
950 TRADE CENTRE WAY SUITE 400
KALAMAZOO, MI 49002

Prepared By: NICOLE VANDERMOLEN
AMERIFIRST FINANCIAL CORPORATION
950 TRADE CENTRE WAY SUITE 400
KALAMAZOO, MI 49002

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, Nicole VanderMolen.