

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2017 006434

2017 JAN 30 AM 8:46

MICHAEL B. BROWN
RECORDER

After Recording Return To:
Mortgage Services
PO Box 5449
Mount Laurel, NJ 08054
Return to Phone: 877-766-8244

This Document Prepared By:
JOSEPH LAMBERT, SPECIALIST
PHH Mortgage Corporation
PO Box 5449
Mount Laurel, NJ 08054
1-877-766-8244

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Original Recording Date: December 19, 2011

Loan No: 7122880003

Original Loan Amount: \$126,693.00

Investor Loan No: 0207736988

Original Lender Name: PHH HOME LOANS, LLC D.B.A.

Case No.: 156-0908661-703

COLDWELL BANKER HOME LOANS

Prepared Date: November 30, 2016

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 30th day of November, 2016, between ERICA N MINNION, AN UNMARRIED WOMAN whose address is 6105 JOHNSON ST, MERRILLVILLE, IN 46410 ("Borrower") and PHH Mortgage Corporation which is organized and existing under the laws of New Jersey, and whose address is 1 Mortgage Way, Mt. Laurel, NJ 08054 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated December 12, 2011 and recorded in Book/Liber N/A, Page N/A, Instrument No: 2011073268 and recorded on December 19, 2011, 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

6105 JOHNSON ST, MERRILLVILLE, IN 46410,

(Property Address)

the real property described being set forth as follows:

See Exhibit "A" attached hereto and made a part hereof;

ASSIGNMENT FROM MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR PHH HOME LOANS LLC. D.B.A. COLDWELL BANKER HOME LOANS, ITS SUCCESSORS AND ASSIGNS TO PHH MORTGAGE CORPORATION, RECORDED 9/4/2014, INSTRUMENT #2014053169, ASSIGNMENT FROM MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS



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HUD MODIFICATION AGREEMENT

Loan No: 7122880003

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CK# 2017049082
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NOMINEE FOR PHH HOME LOANS LLC. D.B.A. COLDWELL BANKER HOME LOANS, ITS SUCCESSORS AND ASSIGNS TO PHH MORTGAGE CORPORATION, RECORDED 11/7/2014, INSTRUMENT #2014070526

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 **November 1, 2016**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$118,591.05**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$762.46** 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 **November 1, 2016**. Borrower promises to make monthly payments of principal and interest of U.S. **\$549.21**, beginning on the **1st day of December, 2016**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **November 1, 2046** (the "Maturity Date"), Borrower is still 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



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HUD MODIFICATION AGREEMENT

Loan No: 7122880003

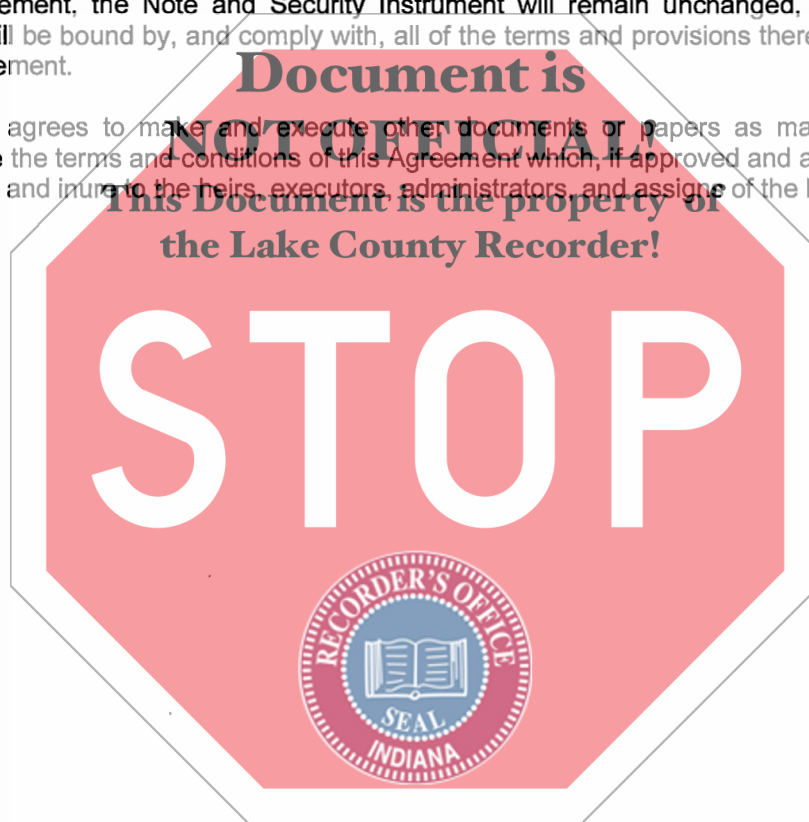
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- (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as 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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HUD MODIFICATION AGREEMENT

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Erica N Minnion

ERICA N MINNION -Borrower

(Seal)

[Space Below This Line For Acknowledgments]

State of Indiana

County of LAKE

Before me, MATHEW E. GIBSON, this 21ST day of DECEMBER, 20 16, ERICA N MINNION, acknowledged the execution of the annexed mortgage.

Signature: Matthew E. Gibson

County of Residence: PORTER

My Commission Expires on: 03/25/2022

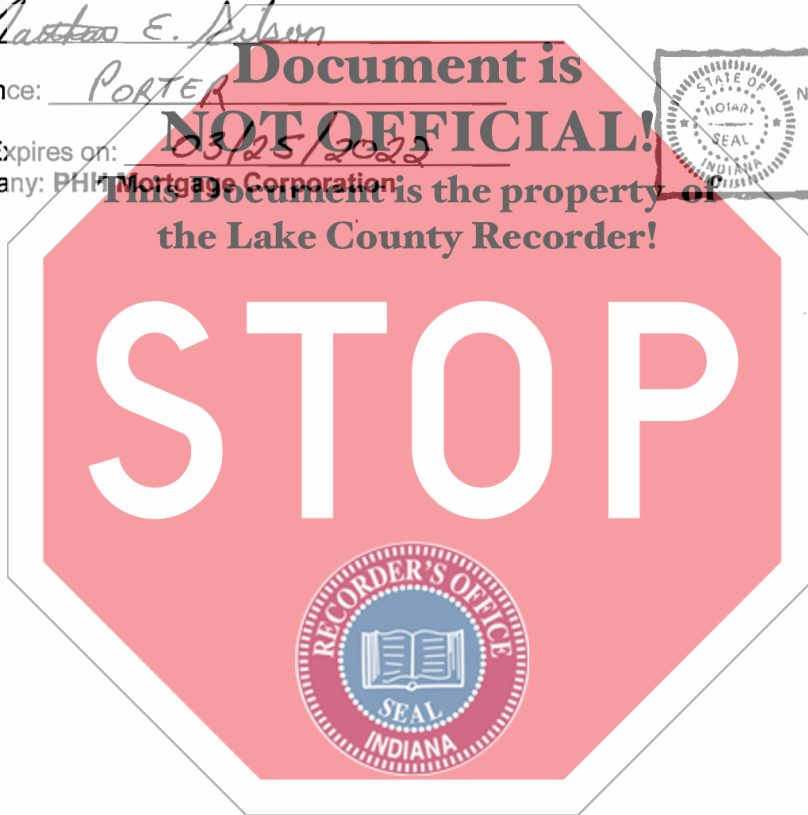
Origination Company: PHH Mortgage Corporation
NMLSR ID: 2726

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!



MATHEW E GIBSON
Notary Public, State of Indiana
Porter County
Commission # 652218
My Commission Expires
March 25, 2022



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Loan No: **7122880003**

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PHH Mortgage Corporation

By: [Signature] **CANDACE GALLARDO, ASST. V.P.** (Seal) - Lender

Name: _____
Title: ASSISTANT VICE PRESIDENT

1/19/17
Date of Lender's Signature

[Space Below This Line For Acknowledgments]

State of New Jersey, County of Burlington

On 1/19, 2017, before me, Amelia Curiale
(please print NOTARY PUBLIC's name)

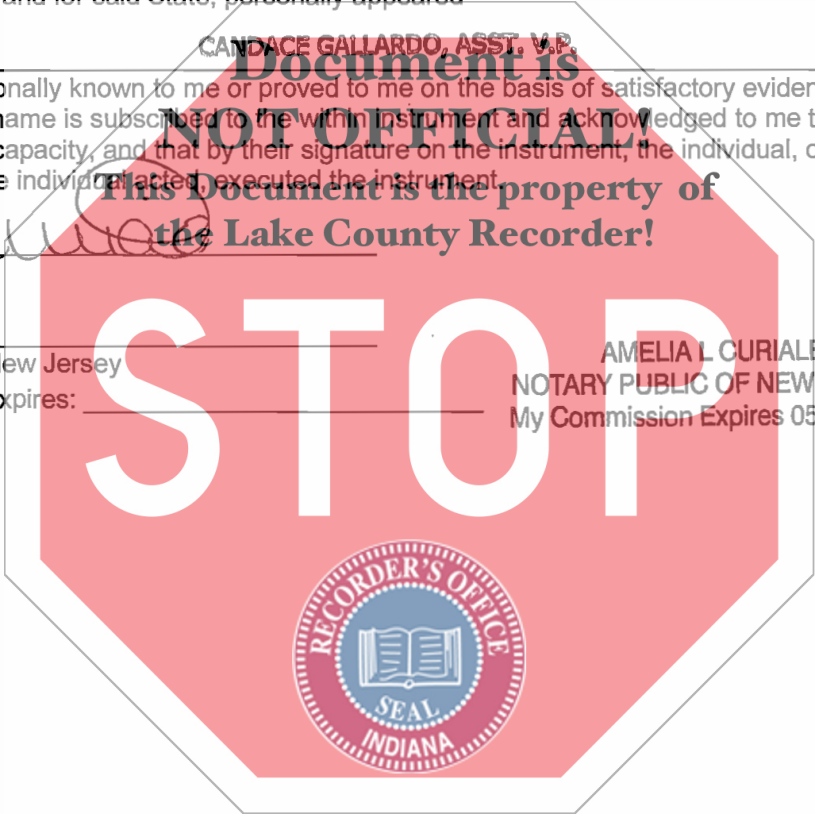
a Notary Public in and for said State, personally appeared

CANDACE GALLARDO, ASST. V.P. of the
Corporation, personally known to me or proved to me on the basis of satisfactory evidence to be the
individual whose name is subscribed to the within instrument and acknowledged to me that they executed
the same in their capacity, and that by their signature on the instrument, the individual, or the person upon
behalf of which the individual acted, executed the instrument.

[Signature]
Notary Public

Notary Public of New Jersey
My Commission expires: _____

AMELIA L. CURIALE
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 05/19/2021



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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.



Signature

CANDACE GALLARDO, ASST. V.P.

Printed Name

**This Document Prepared By:
JOSEPH LAMBERT, SPECIALIST
PHH Mortgage Corporation
PO Box 5449
Mount Laurel, NJ 08054**



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HUD MODIFICATION AGREEMENT

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LOAN #7122880003

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF LAKE, STATE OF INDIANA, AND IS DESCRIBED AS FOLLOWS:

Part of the North 1/2 of the Northwest 1/4 of Section 9, Township 35 North, Range 8 West of the 2nd Principal Meridian, in Lake County, Indiana, being that tract formerly known and designated as Lots 54 and 55 in Englehart's Country Club Manor, as per plat thereof, recorded in Plat Book 24 page 75 in the Office of the Recorder of Lake County, Indiana.

