

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2017 AUG -1 AM 10: 22

MICHAEL B. BROWN  
RECORDER

After Recording Return To:  
PHH Mortgage Services  
1 Mortgage Way  
Mount Laurel, NJ 08054  
Return to Phone: 877-766-8244

2017 047622

This Document Prepared By:  
Amber Mooney, Specialist  
PHH Mortgage Corporation  
1 Mortgage Way  
Mount Laurel, NJ 08054  
1-877-766-8244

Parcel Number: 450829402004000001

Document is

NOT OFFICIAL!

[Space Above This Line For Recording Data]

Original Recording Date: August 02, 2013  
Original Loan Amount: \$88,268.00  
Original Lender Name: Mortgage Electronic Registration Systems, Inc. as nominee for Lake Mortgage Company, Inc., its successors and assigns  
Prepared Date: June 14, 2017

Loan No: 7118561955  
Investor Loan No: 0211597867  
Case No.: 156-1867006-703

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 14th day of June, 2017, between **MARVIN GENE PYLE SR** whose address is **4112 OAK LN, GARY, IN 46408** ("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 **July 25, 2013** and recorded in Book/Liber **N/A**, Page **N/A**, Instrument No: **2013 056954** and recorded on **August 02, 2013**, 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

**4112 OAK LN, GARY, IN 46408,**  
(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 Lake Mortgage**



\* 7 1 1 8 5 6 1 9 5 5 \*  
HUD MODIFICATION AGREEMENT  
Loan No: 7118561955  
8300h 01/14



\* 7 8 5 4 1 + 1 4 \*  
(page 1 of 5)

Handwritten notes: 25, 2017299925, 8

**Company, Inc., its successors and assigns to PHH Mortgage Corporation recorded 11/17/2016  
Instrument 2016 078020**

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 **July 1, 2017**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$94,473.36**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$3,257.21** 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 **4.375%**, from **July 1, 2017**. Borrower promises to make monthly payments of principal and interest of U.S. **\$471.69**, beginning on the **1st** day of **August, 2017**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **July 1, 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 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



\* 7 1 1 8 5 6 1 9 5 5 \*

HUD MODIFICATION AGREEMENT

**Loan No: 7118561955**

8300h 01/14

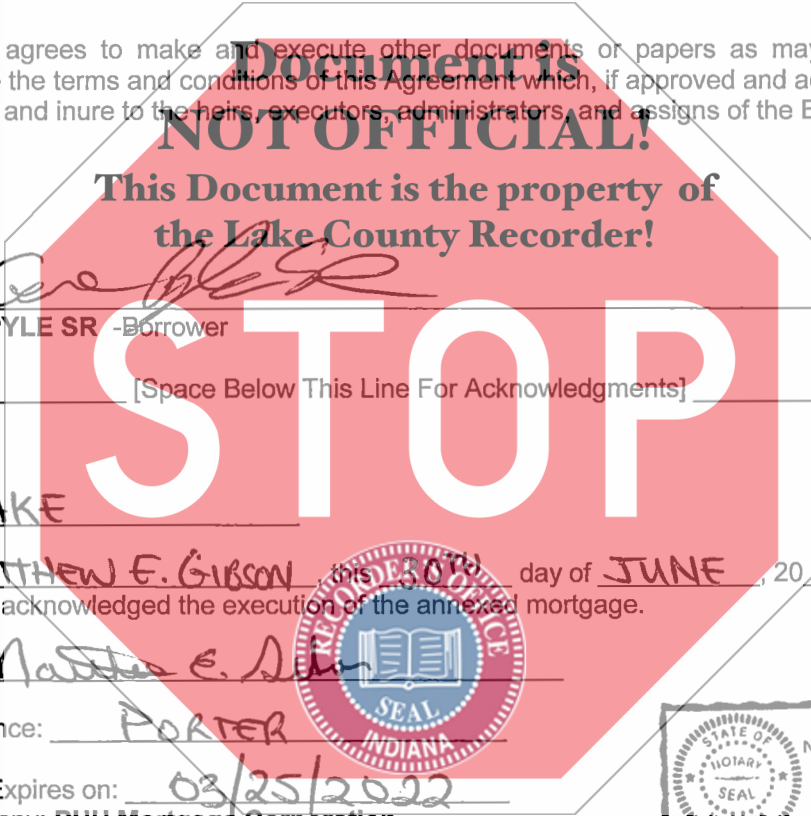


\* 7 8 5 4 1 + 1 4 \*

(page 2 of 5)

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.



Marvin Gene Pyle Sr (Seal)  
**MARVIN GENE PYLE SR** -Borrower

[Space Below This Line For Acknowledgments]

State of Indiana

County of LAKE

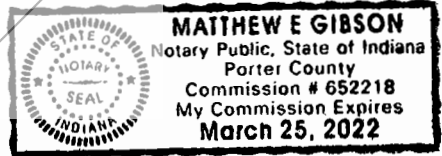
Before me, MATTHEW E. GIBSON this 30th day of JUNE, 2017, **MARVIN GENE PYLE SR**, acknowledged the execution of the annexed mortgage.

Signature: Matthew E. Gibson

County of Residence: PORTER

My Commission Expires on: 03/25/2022

Origination Company: **PHH Mortgage Corporation**  
 NMLSR ID: **2726**



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 HUD MODIFICATION AGREEMENT  
**Loan No: 7118561955**  
 8300h 01/14



PHH Mortgage Corporation

By: Dana Consalo (Seal) - Lender

Name: Dana Consalo

Title: ASSISTANT VICE PRESIDENT

7-12-17  
Date of Lender's Signature

[Space Below This Line For Acknowledgments] \_\_\_\_\_  
State of New Jersey, County of Burlington

On 7/12, 2017, before me, TAWANNA M. LINDER,  
(please print NOTARY PUBLIC's name)

a Notary Public in and for said State, personally appeared

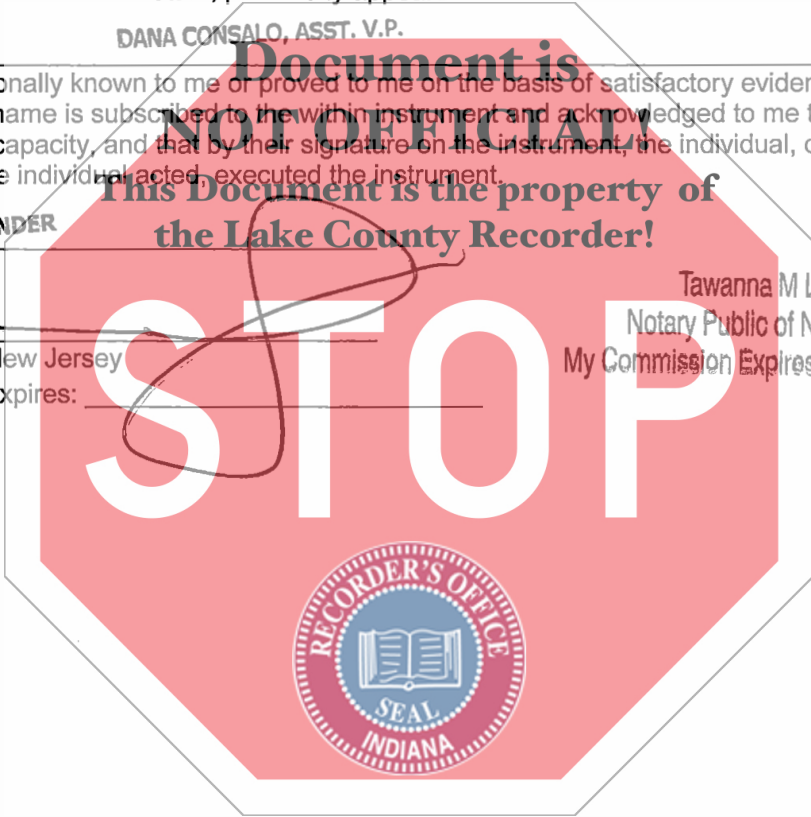
DANA CONSALO, ASST. V.P.

\_\_\_\_\_ 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.

TAWANNA M. LINDER  
Notary Public

Notary Public of New Jersey  
My Commission expires: \_\_\_\_\_

Tawanna M Linder  
Notary Public of New Jersey  
My Commission Expires March 13, 2019



\* 7 1 1 8 5 6 1 9 5 5 \*

HUD MODIFICATION AGREEMENT

Loan No: 7118561955

8300h 01/14



\* 7 8 5 4 1 + 1 4 \*

(page 4 of 5)

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.

Dana Consalo  
Signature

Dana Consalo Dana Consalo  
Printed Name

This Document Prepared By:  
Amber Mooney, Specialist  
PHH Mortgage Corporation  
1 Mortgage Way  
Mount Laurel, NJ 08054



HUD MODIFICATION AGREEMENT

Loan No: 7118561955

8300h 01/14



(page 5 of 5)

# EXHIBIT A

LOAN #: 7118561955

LOT 4 IN CLEVELAND HEIGHTS SUBDIVISION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 28, PAGE 78, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

