

2017 058209

2017 AUG 28 PM 4:10

MICHAEL B. BROWN
RECORDER

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This Document Prepared By:
MAGHAN TURNER
U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301
(800) 365-7772

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When recorded mail to: 10883838
FAMS-DTO Rec
3 First American Way
Santa Ana, CA 92707
US Bank | 12106.1 | PR DOCS
RE: Williams | Standard

Tax/Parcel #: ~~45-03-21-480-027-000-024~~ 24-30-0403-0013
[Space Above This Line for Recording Data]

Original Principal Amount: \$66,837.00
Unpaid Principal Amount: \$61,846.97
New Principal Amount: \$56,061.13
Capitalization Amount: \$0.00

FHA/VA Case No.: 703 151-6903060
Loan No: 7810265365



LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 19TH day of JULY, 2017, between SUSAN DAVIS WILLIAMS AN UNMARRIED WOMAN ("Borrower") whose address is 4024 DRUMMOND STREET, EAST CHICAGO, INDIANA 46312 and U.S. BANK N.A. ("Lender"), whose address is 4801 FREDERICA ST, OWENSBORO, KY 42301, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated OCTOBER 31, 2002 and recorded on NOVEMBER 6, 2002 in INSTRUMENT NO. 2002 101188, of the OFFICIAL 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

4024 DRUMMOND STREET, EAST CHICAGO, INDIANA 46312
(Property Address)

25-
1713116
AM E

the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

SEE ATTACHED EXHIBIT "B" FOR MORTGAGE SCHEDULE

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, **AUGUST 1, 2017** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$56,061.13**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized 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, in the amount of U.S. **\$0.00**.
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 **4.3750%**, from **AUGUST 1, 2017**. Borrower promises to make monthly payments of principal and interest of U.S. **\$ 279.90**, beginning on the 1ST day of **SEPTEMBER, 2017**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.3750%** will remain in effect until principal and interest are paid in full. If on **AUGUST 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and

- (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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.



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 Leona A Hendrix
 [Printed Name]

In Witness Whereof, I have executed this Agreement.

Susan Davis Williams
Borrower: SUSAN DAVIS WILLIAMS

8.04.17
Date

Borrower: _____

Date _____

Borrower: _____

Date _____

Borrower: _____

Date _____

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT
STATE OF INDIANA,
COUNTY OF Lake

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Before me, the undersigned, a Notary Public, in and for said County and State, this 4th day of Aug, 2017, personally appeared SUSAN DAVIS WILLIAMS, said person being over the age of 18 years, and acknowledged the execution of the foregoing instrument

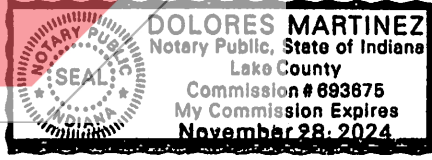
WITNESS my hand and official seal.

Dolores Martinez
Notary Public

Print Name: Dolores Martinez

My commission expires on: 11-28-2021

Residing in Lake County



In Witness Whereof, the Lender has executed this Agreement.

U.S. BANK N.A.

Leona A. Hendrix
By Leona A. Hendrix (print name) 8/11/17 Date
Mortgage Document Officer (title)
[Space Below This Line for Acknowledgments]

STATE OF KENTUCKY
COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 8/11/17 by
LEONA A. HENDRIX, the MORTGAGE DOCUMENT OFFICER of U.S. BANK N.A., a national
association, on behalf of said national association.

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Taylor Hayden
Notary Public



Printed Name: Taylor Hayden
My commission expires: 2.1.2020



EXHIBIT A

BORROWER(S): SUSAN DAVIS WILLIAMS AN UNMARRIED WOMAN

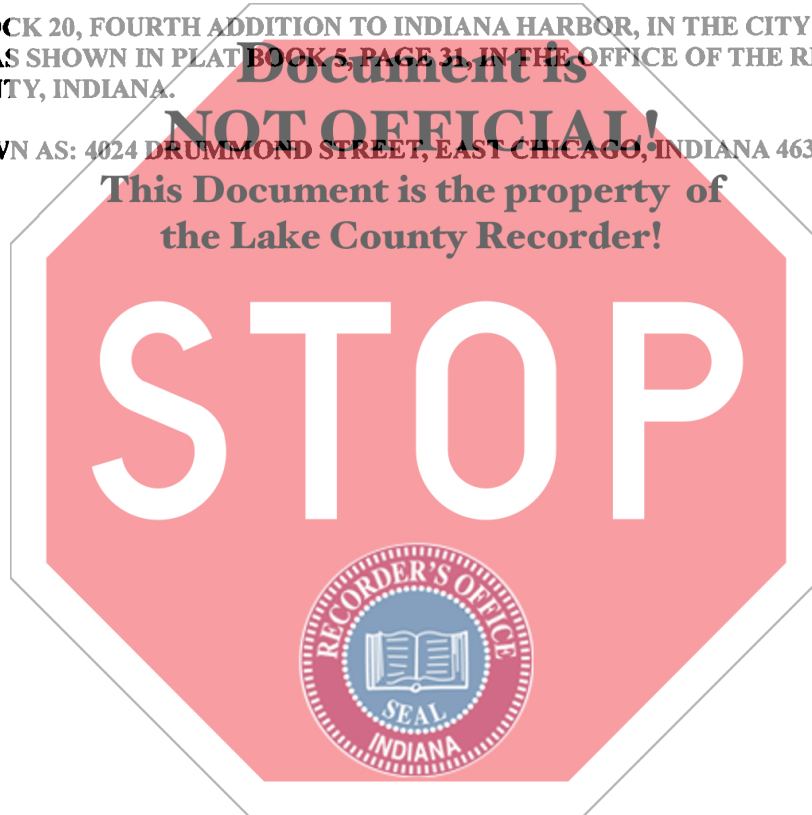
LOAN NUMBER: 7810265365

LEGAL DESCRIPTION:

The land referred to in this document is situated in the STATE OF INDIANA, COUNTY OF LAKE, CITY OF EAST CHICAGO, and described as follows:

LOT 12, BLOCK 20, FOURTH ADDITION TO INDIANA HARBOR, IN THE CITY OF EAST CHICAGO, AS SHOWN IN PLAT BOOK 5, PAGE 31, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

ALSO KNOWN AS: 4024 DRUMMOND STREET, EAST CHICAGO, INDIANA 46312



**EXHIBIT B
MORTGAGE SCHEDULE**

Mortgage made by **SUSAN DAVIS WILLIAMS AN UNMARRIED WOMAN** to **ANCHOR MORTGAGE CORPORATION** for \$66,837.00 and interest, dated **OCTOBER 31, 2002** and recorded on **NOVEMBER 6, 2002** in **INSTRUMENT NO. 2002 101188**.

This mortgage was assigned from **ANCHOR MORTGAGE CORPORATION** (assignor), to **U.S. BANK N.A.** (assignee), by assignment of mortgage dated and recorded on **NOVEMBER 6, 2002** in **INSTRUMENT NO. 2002 101189**.



Addendum

This Addendum is made a part of that Loan Modification Agreement entered into between U.S. BANK N.A. (the "Lender") and SUSAN DAVIS WILLIAMS AN UNMARRIED WOMAN (the "Borrower") dated JULY 19, 2017 (the "Loan Modification Agreement").

Notwithstanding anything to the contrary contained in the Loan Modification Agreement, the parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Lender may not pursue the Borrower for personal liability. However, the parties acknowledge that the Lender retains certain rights, including but not limited to the right to foreclose its lien under appropriate circumstances. The parties agree that the consideration for this Agreement is the Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of the Borrower's default of its obligations thereunder. If the Borrower was discharged in a Chapter 7 bankruptcy proceeding and did not reaffirm the debt subsequent to the execution of the loan documents, based on this representation, Lender agrees that Borrower will not have personal liability on the debt pursuant to this Agreement. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability.

Notwithstanding, any monthly payments hereunder, Borrower understands that (1) Lender's sole recourse is the enforcement of its security interest in the Property and any action which may exist in relation to the Property itself and that (2) nothing in this Agreement revives or purports to revive any debt, or create any personal liability or obligation for a debt, that was discharged in bankruptcy.



Lender Signature
By: Leona A. Hendrix
Title: Mortgage Document Officer

8/11/17
Date



Borrower: SUSAN DAVIS WILLIAMS

8-04-17
Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

Borrower:

Date