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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2017 082062

2017 DEC -5 AM 8:34

MICHAEL B. BROWN
RECORDER

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

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Requested By and
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ServiceLink Loan Mod Solutions
3220 El Camino Real
Irvine, CA 92602
(800) 934-3124

STOP

Tax/Parcel #: 45-08-33-151-004.000-001

[Space Above This Line for Recording Data]

Original Principal Amount: \$55,221.00
Unpaid Principal Amount: \$42,964.28
New Principal Amount: \$53,761.85
Capitalization Amount: \$10,797.57

FHA/VA/RHS Case No.: 703 151-3891780
Loan No: 2981701515

170844432



LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 7TH day of **NOVEMBER, 2017**, between **JAMES ROWAN** ("Borrower"), whose address is **4733 GRANT STREET, GARY, INDIANA 46408** 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"), dated **JULY 2, 1991** and recorded on **JULY 5, 1991** in **INSTRUMENT NO. 910033562, LAKE COUNTY, INDIANA**, and (2) the Note, in the original principal amount of U.S. **\$55,221.00**, 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 **4733 GRANT STREET, GARY, INDIANA 46408**

the real property described is located in **LAKE COUNTY, INDIANA** and being set forth as follows:

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1066003425

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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, **DECEMBER 1, 2017** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$53,761.85**, 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. **\$10,797.57**.

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 **4.2500%**, from **DECEMBER 1, 2017**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$264.48**, beginning on the **1ST** day of **JANUARY, 2018**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **DECEMBER 1, 2047** (the "Maturity Date"), the 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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. 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.

James Rowan
Borrower: JAMES ROWAN

11-16-17
Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

[Space Below This Line for Acknowledgments]

Document is NOT OFFICIAL!
BORROWER ACKNOWLEDGMENT
STATE OF INDIANA
COUNTY OF Lake

This Document is the property of the Lake County Recorder!
Before me, the undersigned, a Notary Public, in and for said County and State, this 16 day of NOVEMBER, 2017, personally appeared JAMES ROWAN, said person being over the age of 18 years, and acknowledged the execution of the foregoing instrument

WITNESS my hand and official seal.

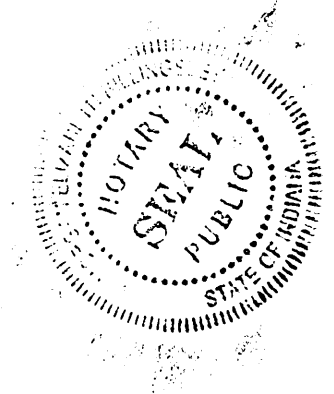
Morgan E. Billingsley
Notary Public



Print Name: Morgan Billingsley

My commission expires on: 10/31/2025

Residing in Porter County



In Witness Whereof, the Lender has executed this Agreement.

U.S. BANK NATIONAL ASSOCIATION S/B/M FIRSTAR BANK N.A. S/B/M STAR BANK N.A.
S/B/M GREAT FINANCIAL BANK FSB S/B/M LINCOLN SERVICE CORPORATION

By Leona A. Hendrix (print name) 11/21/17 Date
Mortgage Document Officer (title)

_____[Space Below This Line for Acknowledgments]_____

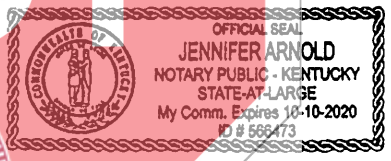
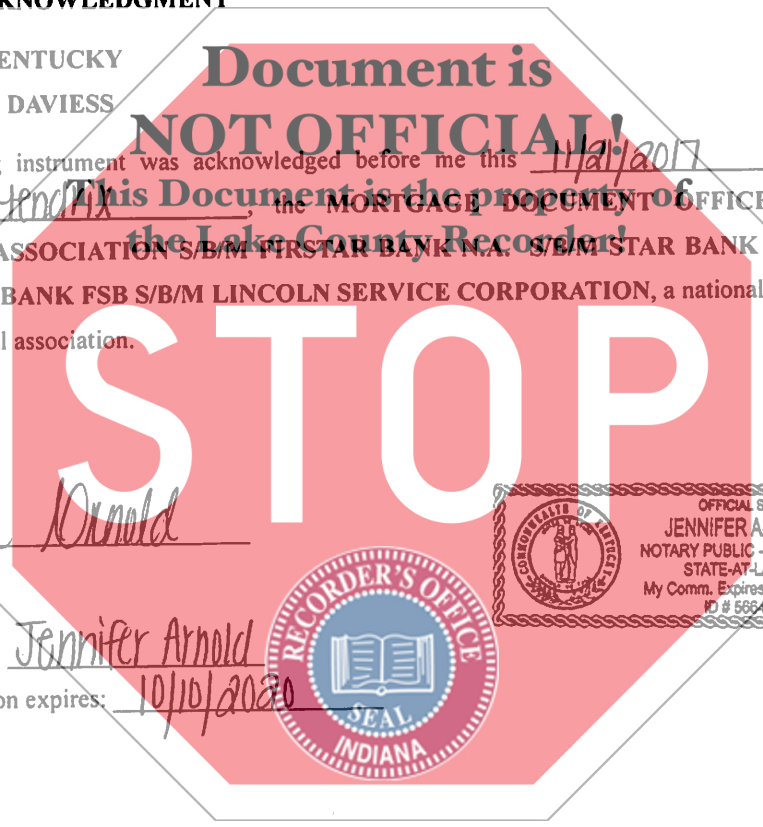
LENDER ACKNOWLEDGMENT

STATE OF KENTUCKY
COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 11/21/2017 by
Leona A. Hendrix, the MORTGAGE DOCUMENT OFFICER of U.S. BANK
NATIONAL ASSOCIATION S/B/M FIRSTAR BANK N.A. S/B/M STAR BANK N.A. S/B/M GREAT
FINANCIAL BANK FSB S/B/M LINCOLN SERVICE CORPORATION, a national association, on behalf
of said national association.

Jennifer Arnold
Notary Public

Printed Name: Jennifer Arnold
My commission expires: 10/10/2020



**EXHIBIT B
MORTGAGE SCHEDULE**

Mortgage made by **JAMES ROWAN** to **LAKE MORTGAGE COMPANY, INC** for **\$55,221.00** and interest, dated **JULY 2, 1991** and recorded on **JULY 5, 1991** in **INSTRUMENT NO. 910033562**.

This mortgage was assigned from **LAKE MORTGAGE COMPANY, INC** (assignor), to **LINCOLN SERVICE CORPORATION** (assignee), by assignment of mortgage dated **JULY 2, 1991** and recorded on **JULY 5, 1991** in **INSTRUMENT NO. 910033563**.



Exhibit A (Legal Description)

LOTS 21 AND 22 IN BLOCK 1 IN HYDE PARK, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED FEBRUARY 28, 1928 IN PLAT BOOK 21 PAGE 35, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

