

2019 026552

2019 MAY -8 AM 8:43

MICHAEL B. BROWN
RECORDER

This Document Prepared By:
CORLISS ELAINE JAMES
PNC MORTGAGE, A DIVISION OF
PNC BANK, NATIONAL
ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342
(888) 224-4702

When Recorded Mail To:
PNC BANK, N.A.
P.O. BOX 8800
DAYTON, OH 45401

Tax/Parcel #: 45-03-22-355-027.000-024

[Space Above This Line for Recording Data]

Original Principal Amount: \$131,400.00

Fannie Mae Loan No.: 1732662738

Unpaid Principal Amount: \$117,716.11

Loan No: ****1498

New Principal Amount: \$131,728.86

Capitalization Amount: \$14,012.75

LOAN MODIFICATION AGREEMENT (MORTGAGE)

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 4TH day of APRIL, 2019, between TIFFANY ALLEN AND AS TRUSTEE OF THE TIFFANCY ALLEN REVOCABLE TRUST U/A DTD APRIL 28, 2014 ("Borrower") whose address is 4002 GRAND BLVD, EAST CHICAGO, INDIANA 46312 and PNC MORTGAGE A DIVISION OF PNC BANK NATIONAL ASSOCIATION ("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated JULY 15, 2013 and recorded on JULY 25, 2013 in INSTRUMENT NO. 2013-054272 BOOK N/A PAGE N/A, 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

25-
0013406946

≡ CM

4002 GRAND BLVD, EAST CHICAGO, INDIANA 46312
(Property Address)

the real property described being set forth as follows:

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:

SEE EXHIBIT A

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 MAY 1, 2019, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$131,728.86, 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 4.2500% from MAY 1, 2019. Borrower promises to pay monthly payments of principal and interest of U.S. \$571.20 beginning on the 1ST day of JUNE, 2019 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 4.2500% will remain in effect until the principal and interest are paid in full. If on MAY 1, 2059 (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

- (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) 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.
- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

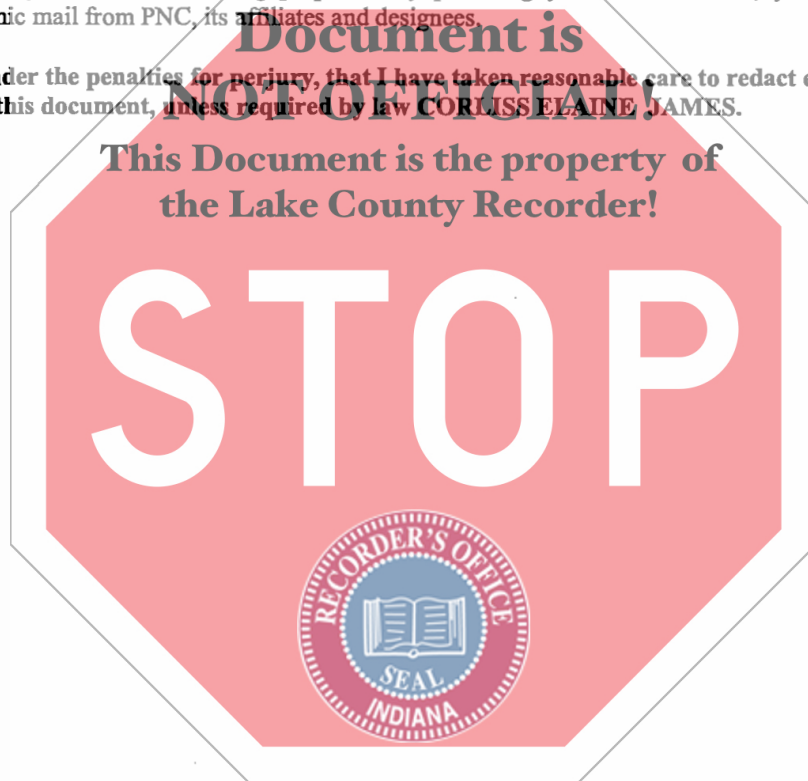
Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided

to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging .

- 6) **Important Information about phone calls, texts, prerecorded and email messages:** If, at any time, you provide to PNC, its affiliates or designees contact numbers that are wireless telephone number(s) including, but not limited to, cell or VoIP numbers, you are consenting to PNC, its affiliates and designees using an automated dialing system to call or text you, or to send prerecorded messages to you, in order to service, and collect on, any personal account(s) and business account(s) (for which you are an authorized signer or designated contact person) with PNC and/or its affiliates, but not to market to you. For any type of phone call with PNC, its affiliates or designees, you consent that the call may be monitored or recorded for quality control and training purposes. By providing your email address, you consent to receive electronic mail from PNC, its affiliates and designees.

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. **COMMISS ELAINE JAMES.**



In Witness Whereof, I have executed this Agreement.

Tiffany Allen
Borrower: TIFFANY ALLEN Date 4-17-19

Tiffany Allen and as trustee of the Tiffany Allen Revocable Trust
Borrower: TIFFANY ALLEN AND AS TRUSTEE OF THE TIFFANCY ALLEN Date 4-17-19

REVOCABLE TRUST U/A DTD APRIL 28, 2014

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

STATE OF INDIANA,

COUNTY OF Lake

Before me, the undersigned, a Notary Public, in and for said County and State, this 17th day of April, 2019, personally appeared TIFFANY ALLEN, TIFFANY ALLEN AND AS TRUSTEE OF THE TIFFANCY ALLEN REVOCABLE TRUST U/A DTD APRIL 28, 2014, said person being over the age of 18 years, and acknowledged the execution of the foregoing instrument

WITNESS my hand and official seal.

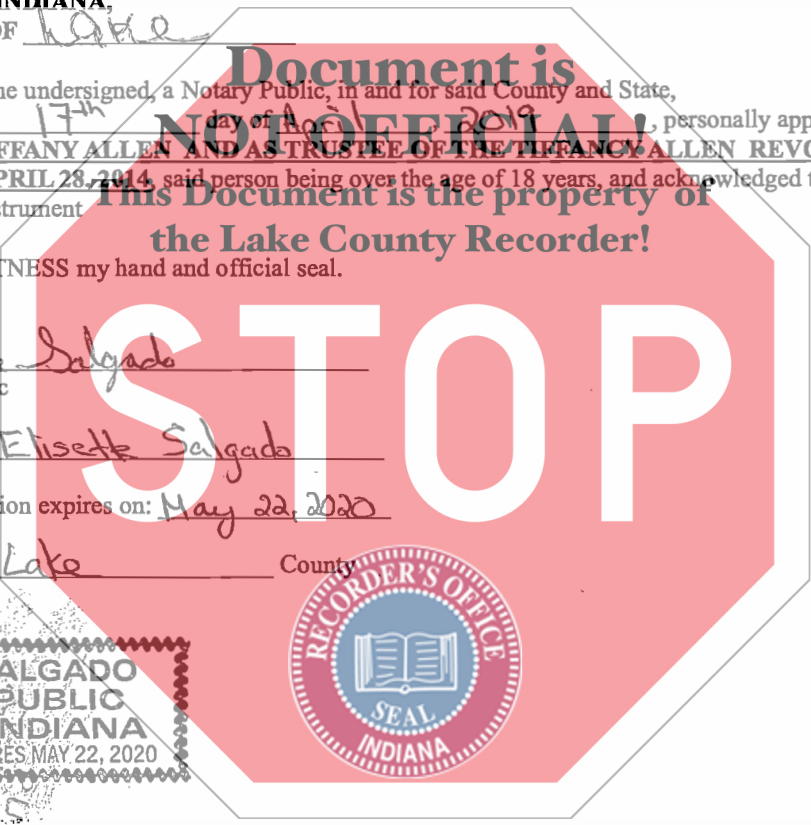
Elisette Salgado
Notary Public

Print Name: Elisette Salgado

My commission expires on: May 22, 2020

Residing in Lake County

ELISETTE SALGADO
NOTARY PUBLIC
STATE OF INDIANA
MY COMMISSION EXPIRES MAY 22, 2020



In Witness Whereof, the Lender has executed this Agreement.

PNC MORTGAGE A DIVISION OF PNC BANK NATIONAL ASSOCIATION

By Eileen Burrall (print name) 04-25-19 Date
Mortgage Officer (title)

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

State of Ohio

County of Montgomery

The foregoing instrument was acknowledged before me this 4-25-19
(date) by **EILEEN BURRALL**, the **MORTGAGE OFFICER** of **PNC MORTGAGE A DIVISION OF PNC BANK NATIONAL ASSOCIATION**, a national association, on behalf of the national association

Elaine M Ruble
Notary Public

Printed Name: Elaine M Ruble
My commission expires: 1-2-2023

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342

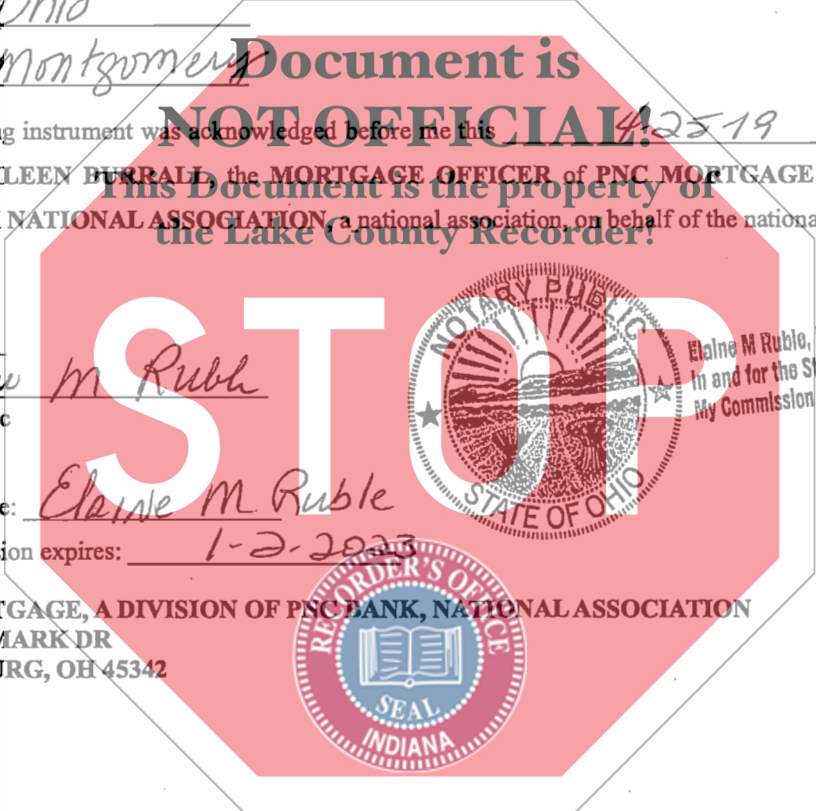


Exhibit A (Legal Description)

ALL THAT PARCEL OF LAND IN CITY OF EAST CHICAGO, LAKE COUNTY, STATE OF INDIANA, AS MORE FULLY DESCRIBED IN DEED DOC # 2006001429, BEING KNOWN AND DESIGNATED AS LOT 1, REPLAT OF WASHINGTON SQUARE, FILED IN PLAT BOOK 87, PAGE 95.

LOT 1, IN THE REPLAT OF WASHINGTON SQUARE, AN ADDITION TO THE CITY OF EAST CHICAGO AS PER PLAT THEREOF RECORDED IN PLAT BOOK 87, PAGE 95, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

BEING THE SAME PROPERTY AS CONVEYED FROM TIFFANY ALLEN TO TIFFANY ALLEN TOD TO THE TRUSTEE OF THE TIFFANCY ALLEN REVOCABLE TRUST U/A DTD APRIL 28, 2014 AS DESCRIBED IN DEED INSTRUMENT NO 2015 044405, DATED 4/28/2014, RECORDED 7/15/2015.

TAX ID #: 45-03-22-355-027.000-024

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS: 4002 GRAND BLVD EAST CHICAGO, IN 46312

