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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2019 056515

2019 AUG 21 AM 9:39

MICHAEL B. BROWN  
RECORDER

Recording Requested By/Return To:  
U.S. BANK FULFILLMENT  
SERVICES  
999 TECH ROW, #200  
MADISON HEIGHTS, MICHIGAN  
48071

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**LOAN MODIFICATION AGREEMENT**

**NOT OFFICIAL!**

**This Document is the property of  
the Lake County Recorder!**

Loan Number 9902246587

FHA Case Number 156-2538236

This Loan Modification Agreement ("Agreement"), made this  
1ST DAY OF SEPTEMBER, 2019, between THOMAS J. DAUGHERTY, and U.S. BANK NATIONAL  
ASSOCIATION ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security  
Deed (the "Security Instrument"), if any, dated JUNE 24, 2015 and recorded in LAKE COUNTY JULY  
2, 2015 INSTRUMENT NO. 2015 040715 RE-RECORDED JULY 28, 2015 INSTRUMENT NO. 2015  
046549 and (2) the Note in the original principal sum of U.S \$147,282.00, 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

7513 E 112TH AVE, CROWN POINT, INDIANA 46307-5604

(Property Address)

the real property described being set forth as follows:

**LEGAL DESCRIPTION:**

THE LAND REFERRED TO IS SITUATED IN THE COUNTY OF LAKE, CITY OF CROWN POINT  
AND STATE OF INDIANA, DESCRIBED AS FOLLOWS: THE WESTERLY 33.00 FEET OF LOT 29  
IN STONEGATE COMMONS SUBDIVISION, AS PER AMENDED FINAL PLAT THEREOF,  
RECORDED IN PLAT BOOK 102, PAGE 38, IN THE OFFICE OF THE RECORDER OF LAKE  
COUNTY, INDIANA. PARCEL ID: 45-17-08-255-010.000-047

FHA LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae UNIFORM INSTRUMENT  
1/01 (rev. 10/16)  
91003003v1.1  
Version 07\_23\_2019\_16\_10\_11

Form 3179

(page 1 of 8)



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Tax Parcel No.: 45-17-08-255-010.000-047

In consideration of mutual promises and agreements exchanged, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of **SEPTEMBER 01, 2019**, the amount payable under the Note and the Security Instrument (the "Principal Balance") is U.S. **\$160,512.59**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized. The amount of Principal being reamortized is **\$140,356.30**. The amount of Interest and costs being reamortized is **\$20,156.29**.
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 **4.5000%**, from **SEPTEMBER 01, 2019**. Borrower promises to make monthly payments of principal and interest of U.S. **\$813.29**, beginning on the **1ST DAY OF OCTOBER, 2019**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.5000%** will remain in effect until principal and interest are paid in full. If on **SEPTEMBER 01, 2019**, (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 may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
5. 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 Agreement Date set forth 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.

6. 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 attorney's fees and costs, 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.



7. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.

Whereof, Lender and Borrower have executed this Modification Agreement as of the dates indicated below.

(SIGNATURES CONTINUE ON FOLLOWING PAGES)



In Witness Whereof, the Borrower(s) have executed this agreement.

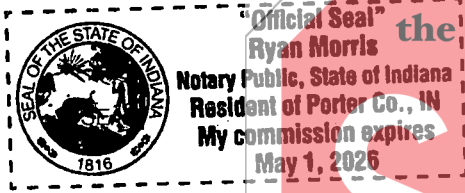
Thomas J Daugherty  
Borrower - THOMAS J. DAUGHERTY

Date: 8, 2, 19

State of INDIANA )  
County of LAKE ) ss.

Before me, a Notary Public in and for said County and State, personally appeared **THOMAS J. DAUGHERTY** who acknowledged the execution of the foregoing LOAN MODIFICATION AGREEMENT, and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 2 day of August, 2019

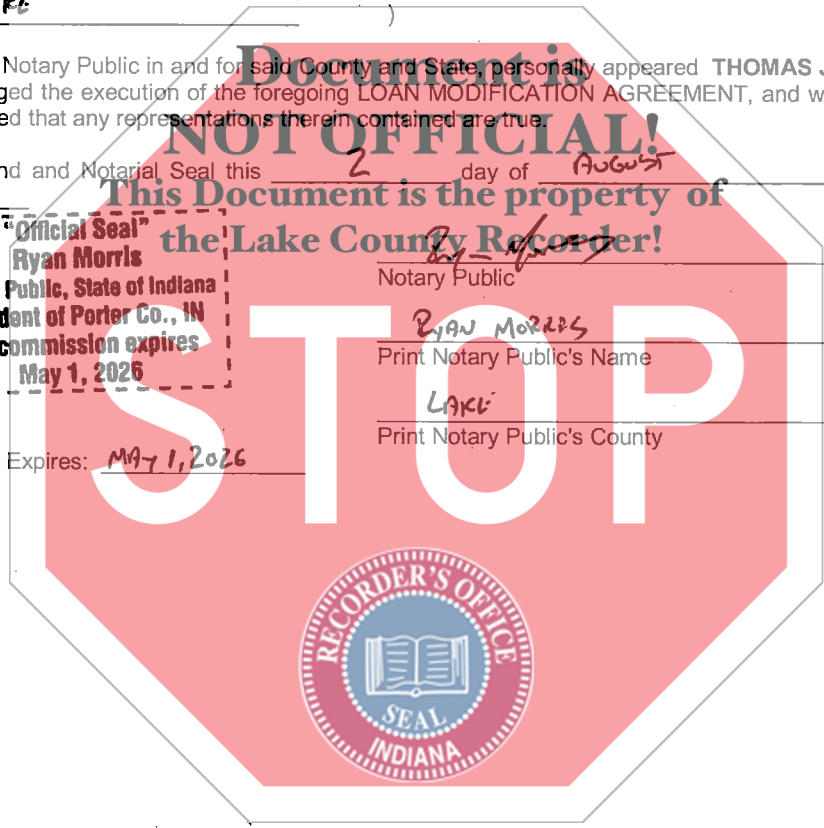


Ryan Morris  
Notary Public

RYAN MORRIS  
Print Notary Public's Name

LAKE  
Print Notary Public's County

My Commission Expires: MAY 1, 2026



In Witness Whereof, the Lender has executed this Agreement.

Lender

**U.S. BANK NATIONAL ASSOCIATION**

By: Amanda Cook

Printed Name: Amanda Cook

AVP

Date: 8/13/19

**Document is  
NOT OFFICIAL!**


**This Document is the property of  
the Lake County Recorder!**



State of KENTUCKY  
County of DAVIESS

The foregoing instrument was acknowledged before me this 13 day of August, 2019, by Amanda Cook of U.S. BANK NATIONAL ASSOCIATION a Delaware National Association, on behalf of the National Association.

(Seal, if any)

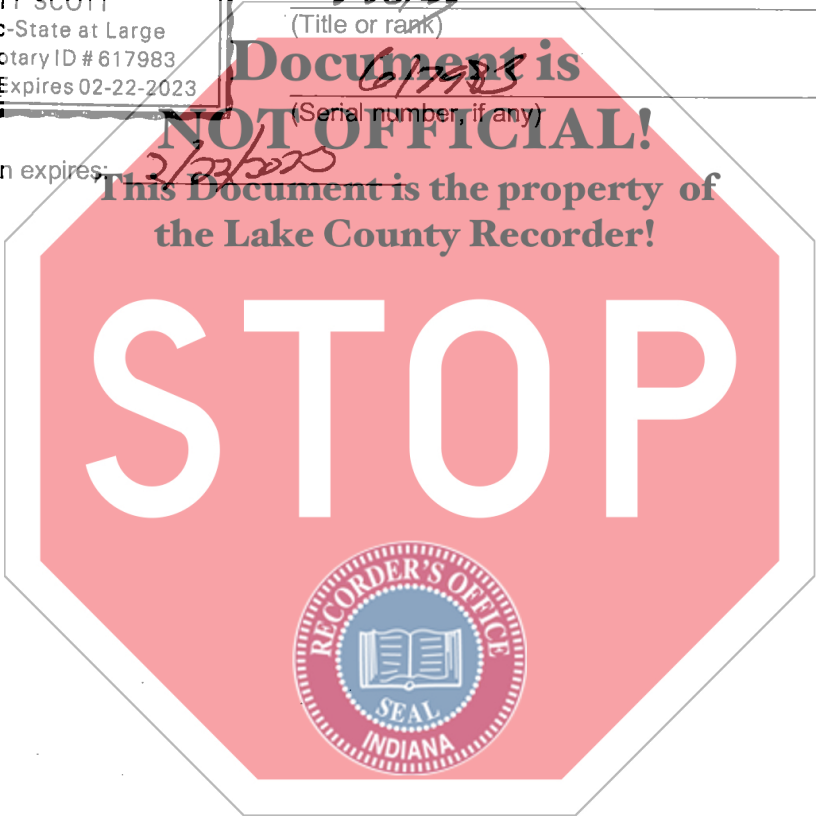
  
\_\_\_\_\_  
(Signature of person taking acknowledgment)

**GARRETT SCOTT**  
Notary Public-State at Large  
KENTUCKY - Notary ID # 617983  
My Commission Expires 02-22-2023

Notary  
\_\_\_\_\_  
(Title or rank)

617983  
\_\_\_\_\_  
(Serial number, if any)

My Commission expires: 2/22/2023



Loan Number 9902246587

Affirmation

This instrument was prepared by Jennifer Green / Manager. 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. Jennifer Green 8.12.19

This Instrument Prepared By:  
U.S. BANK NATIONAL ASSOCIATION  
4801 FREDERICA ST  
OWENSBORO, KENTUCKY 42301

