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After Recording Return To:
CoreLogic SolEx
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Sunrise, FL 33323

2020-021982

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MICHAEL B BROWN
RECORDER

This Document Prepared By:
Name: Daniel Torres
Home Point
11511 Luna RD
Farmers Branch, TX 75234

2020 Apr 21 10:25 AM

Parcel Number: 45-05-33-326-008.000-004

[Space Above This Line For Recording Data]
Original Recording Date: **November 06, 2017** Loan No: **0000764562**
Original Loan Amount: **\$127,645.00** FHA Case No.: **156-3565086-703-203B**

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 12th day of February, 2020, between **ANGELIQ L SUTTON** whose address is **8540 LAKEWOOD AVE, GARY, IN 46403** ("Borrower") and **Home Point Financial Corporation** which is organized and existing under the laws of **The United States of America**, and whose address is **11511 Luna RD, Farmers Branch, TX 75234** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **October 30, 2017** and recorded in Book/Liber **N/A**, Page **N/A**, Instrument No: **2017 074656** and recorded on **November 06, 2017**, 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

8540 LAKEWOOD AVE, GARY, IN 46403,

(Property Address)

the real property described being set forth as follows:
See Exhibit "A" attached hereto and made a part hereof;

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 **March 1, 2020**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$125,937.69**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$2,376.88** 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.



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HUD MODIFICATION AGREEMENT
8300h 01/14



800000069



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(page 1 of 5)
AMOUNT \$ 25
CASH _____ CHARGE _____
CHECK# 8004186
OVERAGE _____
COPY _____
NON-CONF _____
DEPUTY

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 **3.750%**, from **March 1, 2020**. Borrower promises to make monthly payments of principal and interest of U.S. **\$583.24**, beginning on the **1st** day of **April, 2020**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **March 1, 2050** (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 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.

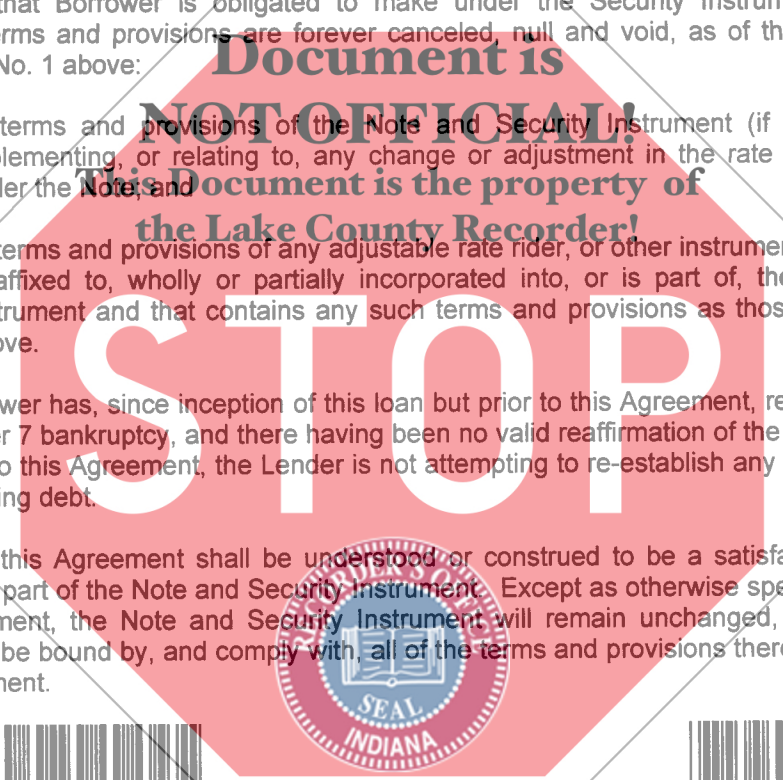


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 HUD MODIFICATION AGREEMENT
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7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

Angelique L. Sutton
ANGELIQ L SUTTON -Borrower

Date: March 11, 2020

_____[Space Below This Line For Acknowledgments]_____

State of Indiana

County of LAKE

Before me, AQUANETTE HUDSON, this 11TH day of MARCH, 2020, ANGELIQ L SUTTON, acknowledged the execution of the annexed mortgage.

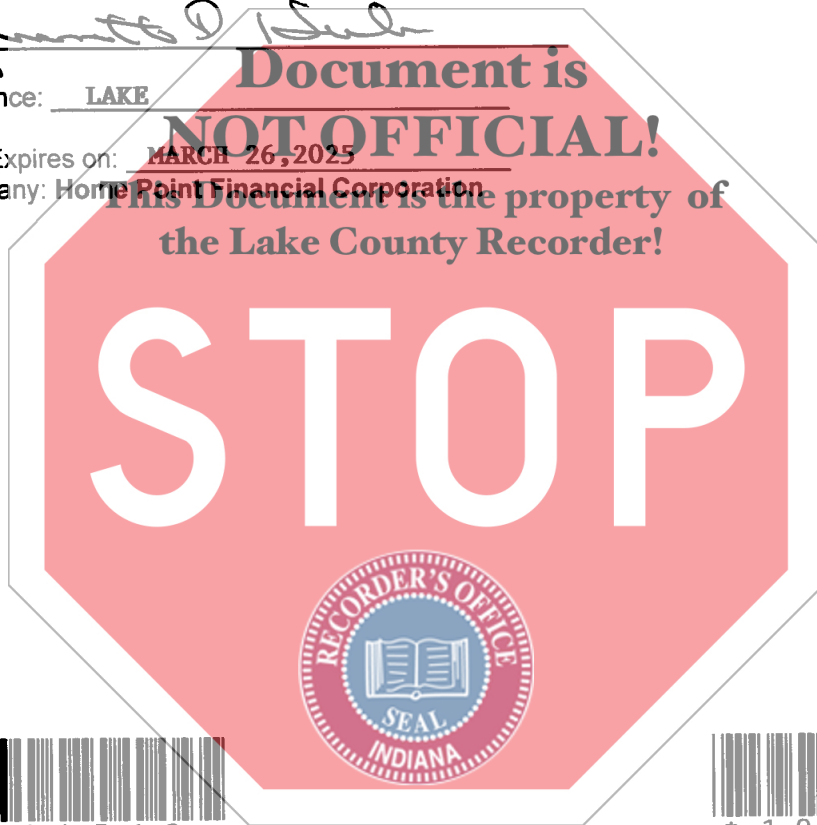
Signature: Aquanette Hudson

County of Residence: LAKE

My Commission Expires on: MARCH 26, 2025

Origination Company: Home Point Financial Corporation

NMLSR ID:



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HUD MODIFICATION AGREEMENT
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Home Point Financial Corporation

By: [Signature] (Seal) - Lender

Name: Stephen Gabbard

Title: Managing Director

Date of Lender's Signature: 3/23/20

[Space Below This Line For Acknowledgments]

State of ~~Indiana~~ Texas

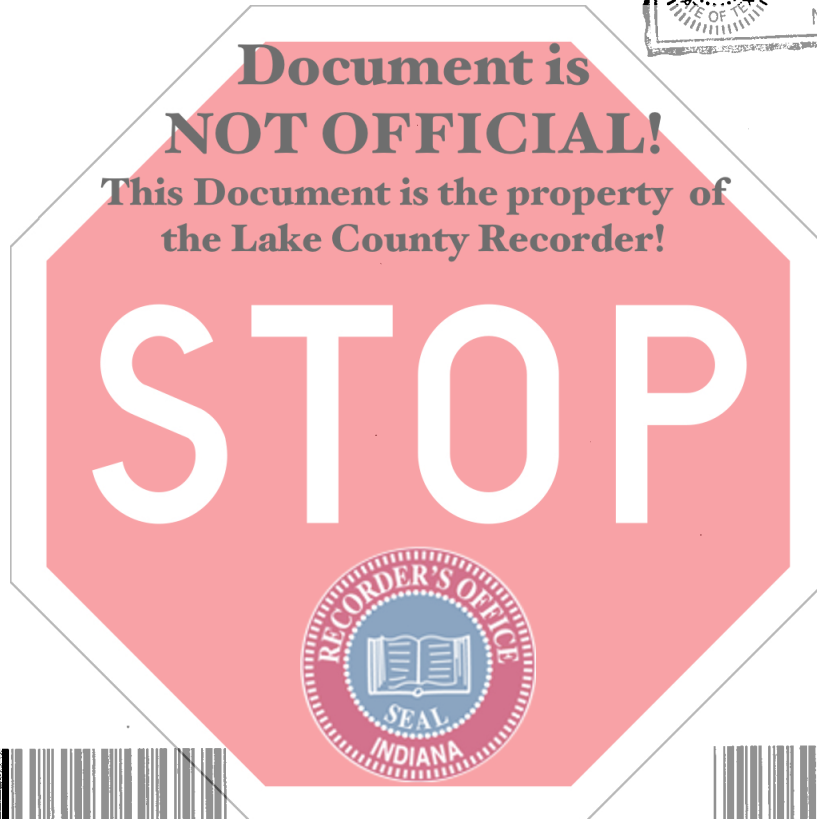
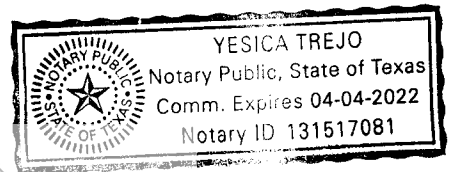
County of Dallas

Before me, Yesica Trejo, this 23 day of March, 2020 the Managing Director of Home Point Financial Corporation acknowledged the execution of the annexed mortgage.

Signature: [Signature]

County of Residence: Dallas

My Commission Expires on: 4/4/2022



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HUD MODIFICATION AGREEMENT
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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.

Angelique L. Sutton
Signature

Angelique L. Sutton
Printed Name

This Document Prepared By:

**Home Point
11511 Luna RD
Farmers Branch, TX 75234**



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HUD MODIFICATION AGREEMENT
8300h 01/14



* 1 0 7 4 + 3 8 *
(page 5 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.

Signature

Stephen Gabbard

Printed Name

This Document Prepared By:

Home Point
11511 Luna RD
Farmers Branch, TX 75234



HUD MODIFICATION AGREEMENT
8300h 01/14



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Exhibit "A"

Loan Number: **0000764562**

Property Address: **8540 LAKEWOOD AVE, GARY, IN 46403**

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF LAKE AND STATE OF INDIANA: LOT NUMBERED 8, IN FIRST ADDITION TO POTTOWATTOMI PARK, IN THE CITY OF GARY, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 34, PAGE 73, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



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12338 06/18 Exhibit A Legal Description Attachment



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