

After Recording Return To:  
CoreLogic SolEx  
1625 NW 136th Avenue Suite E-100  
Sunrise, FL 33323

**2020-021988**

2020 Apr 21 10:25 AM

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

This Document Prepared By:  
Vickie Lewellen  
Nationstar Mortgage LLC d/b/a Mr. Cooper  
8950 CYPRESS WATERS BLVD  
DALLAS, TX 75019  
888-480-2432

Parcel Number: 45-12-22-102-007.000-030, 45-12-22-102-008.000-030

[Space Above This Line For Recording Data]  
Original Recording Date: **October 23, 2018** Loan No: **656550266**  
Original Loan Amount: **\$231,233.00** Investor Loan No: **222618018**  
MIN Number: **100524613000706270**  
FHA Case No.: **156-3938017-703-203B**

**LOAN MODIFICATION AGREEMENT**

**Document is NOT OFFICIAL!**

This Loan Modification Agreement ("Agreement"), made this 3rd day of March, 2020, between **JERRY M. GRAHAM and RHONDA C. WRIGHT** whose address is **7820 MASSACHUSETTS ST, MERRILLVILLE, IN 46410** ("Borrower") and **Nationstar Mortgage LLC d/b/a Mr. Cooper** which is organized and existing under the laws of The United States of America, and whose address is **8950 CYPRESS WATERS BLVD, DALLAS, TX 75019** ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), and has an address and telephone number of 1901 E. Voorhees Street, Suite C, Danville, IL 61834 or P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **October 17, 2018** and recorded in Book/Liber **N/A**, Page **N/A**, Instrument No: **2018 073429** and recorded on **October 23, 2018**, 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 **7820 MASSACHUSETTS ST, MERRILLVILLE, IN 46410**,  
(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



HUD MODIFICATION AGREEMENT  
8300h 11/17

(page 1 of 6)

AMOUNT \$ 25  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK# 8004862  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON-CONF \_\_\_\_\_  
DEPUTY SS

*MB*

follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of **April 1, 2020**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$165,245.87**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any 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.
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 **3.875%**, from **April 1, 2020**. Borrower promises to make monthly payments of principal and interest of U.S. **\$777.05**, beginning on the **1st** day of **May, 2020**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **April 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



\* 6 5 6 5 5 0 2 6 6 Y G N M A \*

HUD MODIFICATION AGREEMENT

8300h 11/17



\* 4 4 4 2 5 1 + 1 0 \*

(page 2 of 6)

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.
8. In the event of any action(s) arising out of or relating to this Agreement or in connection with any foreclosure action(s) dismissed as a result of entering into this Agreement, if permitted by applicable law, I will remain liable for and bear my own attorney fees and costs incurred in connection with any such action(s).
9. Borrower understands that the mortgage insurance premiums on the Loan, if applicable, may increase as a result of the capitalization which will result in a higher total monthly payment. Furthermore, the date on which the borrower may request cancellation of mortgage insurance may change as a result of the New Principal Balance.

Jerry M. Graham  
JERRY M. GRAHAM -Borrower

Date: 3/18/2020

Rhonda C. Wright  
RHONDA C. WRIGHT -Borrower

Date: 3/18/2020

Document is  
**NOT OFFICIAL!**  
This Document is the property of  
the Lake County Recorder!

State of Indiana

County of Lake

Before me, Tiffany I. Mayer, this 18<sup>th</sup> day of March, 2020,  
(print name)

JERRY M. GRAHAM and RHONDA C. WRIGHT, acknowledged the execution of the annexed mortgage.

Signature: Tiffany I. Mayer

Print Name: Tiffany I. Mayer

County of Residence: Lake

My Commission Expires on: October 2024



\* 6 5 6 5 5 0 2 6 6 Y G N M A \*

HUD MODIFICATION AGREEMENT  
8300h 11/17



\* 4 4 4 2 5 1 + 1 0 \*

(page 3 of 6)

Nationstar Mortgage LLC d/b/a Mr. Cooper

By: Vickie Lewellen (Seal) - Lender

Name: Vickie Lewellen

Title: **Assistant Secretary**

March 24, 2020  
Date of Lender's Signature

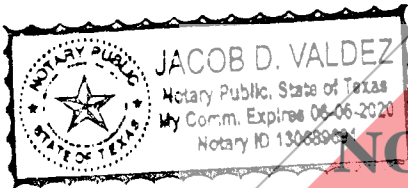
[Space Below This Line For Acknowledgments]

The State of TX  
County of Dallas

Before me Jacob D. Valdez /Notary Public (name/title of officer) on this day  
(Please Print Name)

personally appeared Vickie Lewellen, the Assistant Secretary of Nationstar Mortgage LLC d/b/a Mr. Cooper, known to me (or proved to me on the oath of \_\_\_\_\_ or through \_\_\_\_\_ (description of identity card or other document)) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 24 day of March, A.D. 2020.



Jacob D. Valdez  
Signature of Officer

Jacob D. Valdez  
(Printed Name of Officer)

**Document is NOT OFFICIAL!**

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

My Commission expires: 06/06/2020



\* 6 5 6 5 5 0 2 6 6 Y G N M A \*  
HUD MODIFICATION AGREEMENT  
8300h 11/17



Vickie Heweseller March 24 2020  
Mortgage Electronic Registration Systems, Inc - Nominee for Lender

Vickie Heweseller  
(Print Name)

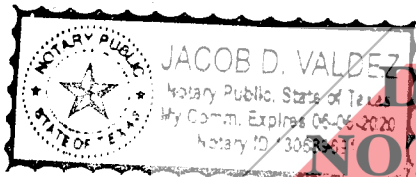
Title: Assistant Secretary  
[Space Below This Line For Acknowledgments]

The State of TX  
County of Dallas

Before me Jacob D. Valdez /Notary Public (name/title of officer) on this day  
(Please Print Name)  
personally appeared Vickie Heweseller, the Assistant Secretary of Mortgage  
Electronic Registration Systems, Inc., known to me (or proved to me on the oath of \_\_\_\_\_  
or through \_\_\_\_\_ (description of identity card or other document)) to be the person  
whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the  
same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 24 day of March, A.D. 2020.

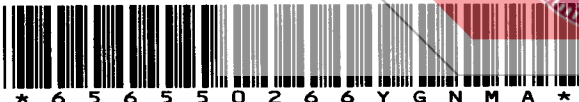
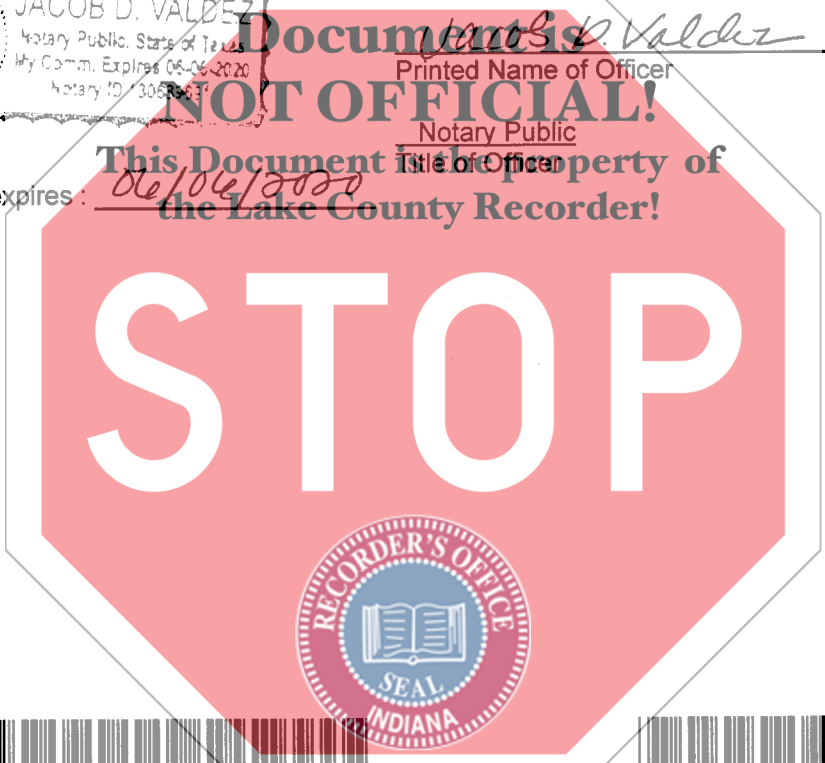
Jacob D. Valdez  
Signature of Officer



Jacob D. Valdez  
Printed Name of Officer

Notary Public

My Commission expires: 06/06/2020



\* 6 5 6 5 5 0 2 6 6 Y G N M A \*

HUD MODIFICATION AGREEMENT  
8300h 11/17



\* 4 4 4 2 5 1 + 1 0 \*



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.

*Victie Heweller*  
Signature

Victie Heweller  
Printed Name

This Document Prepared By:  
*Victie Heweller*  
Nationstar Mortgage LLC d/b/a Mr. Cooper  
8950 CYPRESS WATERS BLVD  
DALLAS, TX 75019



HUD MODIFICATION AGREEMENT  
8300h 11/17



(page 6 of 6)

## Exhibit "A"

Loan Number: **656550266**

Property Address: **7820 MASSACHUSETTS ST, MERRILLVILLE, IN 46410**

**Legal Description:**

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF LAKE, STATE OF INDIANA: LOT 4, (EXCEPT THE NORTH 10 FEET THEREOF) AND THE NORTH 22.5 FEET OF LOT 5, SECTION 1, CHAPEL MANOR, AS SHOWN IN PLAT BOOK 32, PAGE 75, AND RECORDED IN PLAT BOOK 32, PAGE 96, IN LAKE COUNTY, INDIANA.



\* 6 5 6 5 5 0 2 6 6 Y G N M A \*

12338 06/18 Exhibit A Legal Description Attachment



\* 4 4 4 2 5 1 + 1 0 \*

Page 1 of 1