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2020-054679

2020 Aug 21

8:34 AM

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

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**LOAN MODIFICATION AGREEMENT**  
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 31 day of JULY, 2020, **KENNETH A. KLITZMAN AND JESSICA L. KLITZMAN** ("Borrowers") and **ADVANCE FINANCIAL CREDIT UNION** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **FEBRUARY 9TH, 2018** and recorded in Book or Libor **DOCUMENT #2018 010851**, of the **RECORDER'S OFFICE** Records of **LAKE COUNTY, INDIANA**, and (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

**1791 WEDGEWOOD COURT, UNIT 11-5, CROWN POINT, IN 46307**

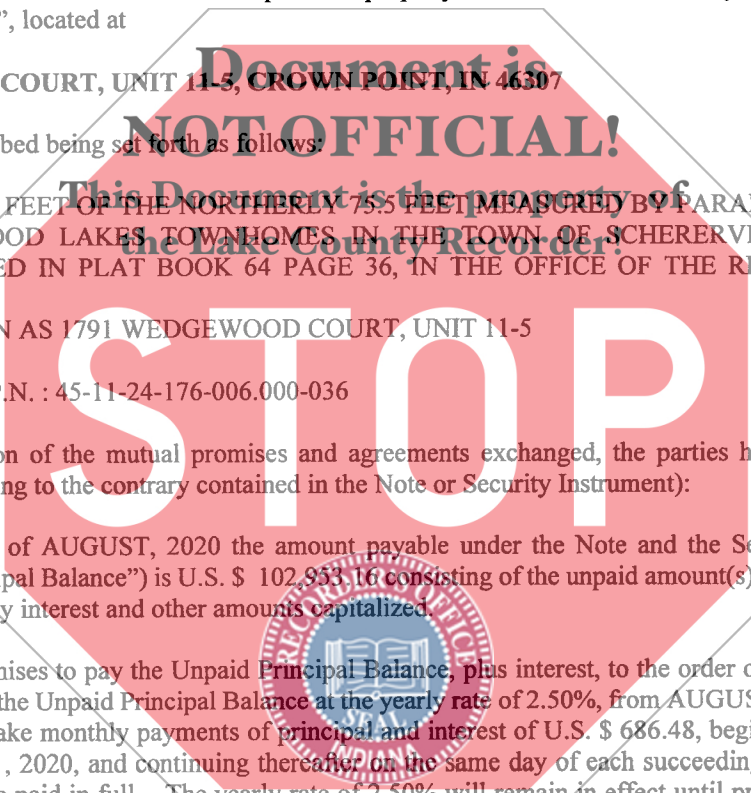
The real property described being set forth as follows:

THE SOUTHERLY 34 FEET OF THE NORTHERLY 75.5 FEET MEASURED BY PARALLEL LINES OF LOT 11 IN BRANDONWOOD LAKES TOWNHOMES IN THE TOWN OF SCHERERVILLE AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 64 PAGE 36, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA  
COMMONLY KNOWN AS **1791 WEDGEWOOD COURT, UNIT 11-5**

Parcel ID Number: A.P.N. : 45-11-24-176-006.000-036

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 1<sup>ST</sup> day of AUGUST, 2020 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 102,953.16 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 2.50%, from AUGUST 1st, 2020. Borrower promises to make monthly payments of principal and interest of U.S. \$ 686.48, beginning on the 1<sup>st</sup> day of SEPTEMBER, 2020, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 2.50% will remain in effect until principal and interest are paid in full. If on AUGUST 1st, 2035 (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



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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.
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 .

\_\_\_\_\_  
(Seal)  
ADVANCE FINANCIAL CREDIT UNION-Lender

K. Klitzman (Seal)  
KENNETH A. KLITZMAN -Borrower

By: Jessica L. Klitzman  
8/13/20  
Date of Lender's Signature

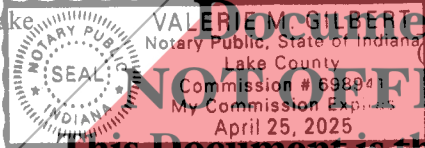
Jessica L. Klitzman (Seal)  
JESSICA L. KLITZMAN -Borrower

State of Indiana  
County of Lake

Before me the undersigned, a Notary Public for Lake County, State of Indiana, personally appeared Kenneth A. Klitzman and Jessica L. Klitzman (names of signers), and acknowledged the execution of this instrument this 11<sup>th</sup> day of August, 2020.

My Commission expires: \_\_\_\_\_  
Valerie M. Gilbert  
(Notary's Signature)

County of residence: Lake, \_\_\_\_\_  
VALERIE M. GILBERT  
Notary Public, State of Indiana  
Lake County, \_\_\_\_\_ (Printed/typed name), Notary Public  
Commission # 698841  
My Commission Expires  
April 25, 2025



**Document is NOT OFFICIAL!**

**This Document is the property of the Lake County Recorder!**  
[Space Below This Line For Acknowledgments]



CERTIFICATE OF PROOF

WITNESS to the signature(s) on the foregoing instrument to which this Proof is attached:

Susan Stockman  
Witness Signature

Susan Stockman  
Witness Name (must be typed / printed)

PROOF:

STATE OF INDIANA )  
 )  
COUNTY OF Lake )

Before me, a Notary Public in and for said County and State, personally appeared Susan Stockman, the above named WITNESS to the foregoing instrument, who, being known or proved to me to be the person whose name is subscribed as a witness to the foregoing instrument, who, being duly sworn by me, deposes and says that the foregoing instrument was executed and delivered by Peter S. Briggs II (Name of person signing document) in the foregoing subscribing witness' presence.

Witness my hand and Notarial Seal this 11 day of August, 2020.

My Commission expires:

Signature: [Signature]

Printed: \_\_\_\_\_

Resident of \_\_\_\_\_

County, Indiana

