

2020-089031

2020 Dec 4

9:05 AM

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

After Recording Return To:  
CoreLogic SolEx  
1625 NW 136th Ave, Ste E100  
Sunrise, FL 33323

This Document Prepared By:  
Daniel Torrez  
Home Point  
11511 Luna Rd  
Farmers Branch, TX 75234  
(800) 686-2404

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Original Recording Date: **June 19, 2018**  
Original Loan Amount: **\$277,285.00**

Loan No: **8000020473**  
FHA Case No.: **156-3756541-703-203B**

### LOAN MODIFICATION AGREEMENT

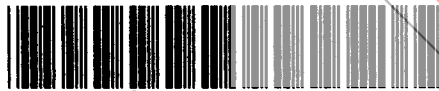
This Loan Modification Agreement ("Agreement"), made this 24th day of September, 2020, between **SEAN P. PARNELL** whose address is **9921 W 128TH LN, CEDAR LAKE, IN 46303** ("Borrower") and **Home Point Financial Corporation** which is organized and existing under the laws of **The United States of 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 **June 12, 2018** and recorded in **Instrument No: 2018038326** and recorded on **June 19, 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

**9921 W 128TH LN, CEDAR LAKE, IN 46303,**  
(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 **October 1, 2020**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$212,102.55**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$9,442.23** 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.



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HUD MODIFICATION AGREEMENT  
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800003880



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Interest will be charged on the Unpaid Principal Balance at the yearly rate of **3.750%**, from **October 1, 2020**. Borrower promises to make monthly payments of principal and interest of U.S. **\$982.28**, beginning on the **1st** day of **November, 2020**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **October 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:

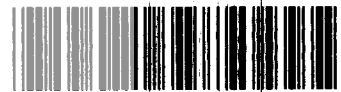
- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
- (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed 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.
7. Borrower agrees to make and execute other documents or papers as may be necessary to



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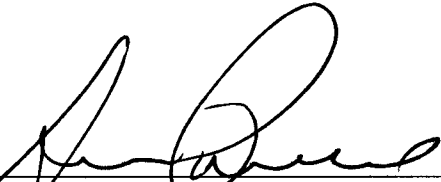
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effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

  
SEAN P. PARNELL - Borrower

Date: 11/11/20

**CERTIFICATE OF PROOF**

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

Witness Signature:   
Witness Name: Kimberly A. Mouratides



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State of Indiana  
County of Lake

Before me, Tiffany J. Mayer, this 11<sup>th</sup> day of November, 2020, **SEAN P. PARNELL**, acknowledged the execution of the annexed mortgage.

Signature: Tiffany J. Mayer

County of Residence: Lake

My Commission Expires on: October 1, 2024

**PROOF:**

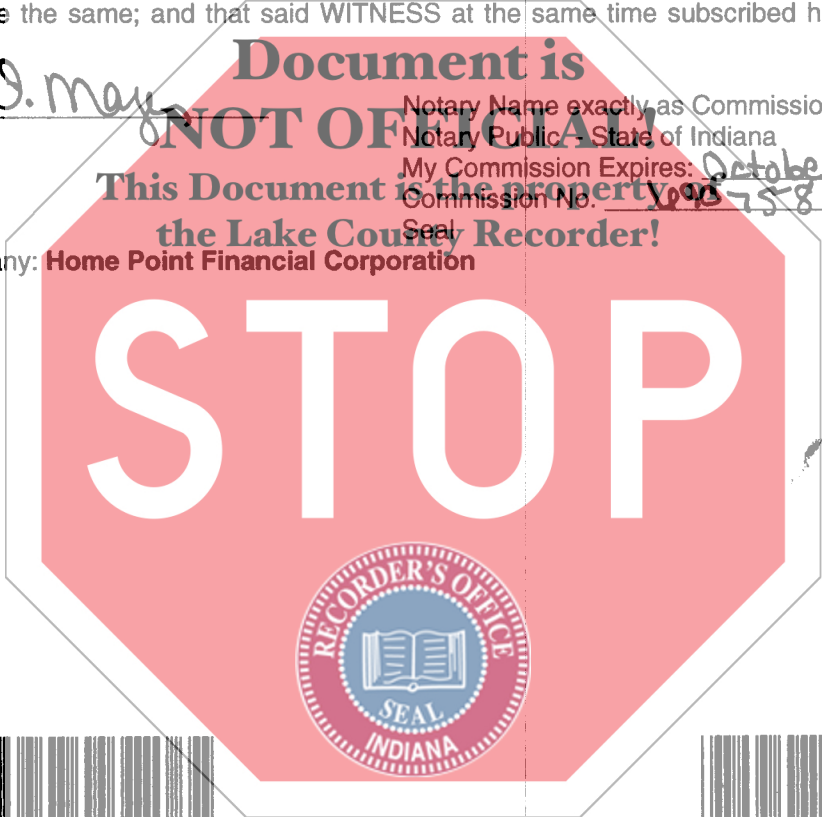
State of Indiana  
County of Lake

Before me, a Notary Public in and for said County and State, on November 11, 2020, personally appeared the above named WITNESS to the foregoing instrument, who, being by me duly sworn, did depose and say that he/she knows **SEAN P. PARNELL** to be the individual(s) described in and who executed the foregoing instrument; that said WITNESS was present and saw said **SEAN P. PARNELL** execute the same; and that said WITNESS at the same time subscribed his/her name as a witness thereto.

Tiffany J. Mayer  
NOTARY PUBLIC

**Document is NOT OFFICIAL**  
Notary Name exactly as Commission  
Notary Public - State of Indiana  
My Commission Expires: October 1, 2024  
Commission No. 095758  
Seal  
**This Document is the property of the Lake County Recorder!**

Origination Company: **Home Point Financial Corporation**  
NMLSR ID:



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Home Point Financial Corporation

By: [Signature] (Seal) - Lender  
Name: Daniel Torrez  
Title: Director

11/16/2020  
Date of Lender's Signature

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The State of TEXAS

County of DALLAS

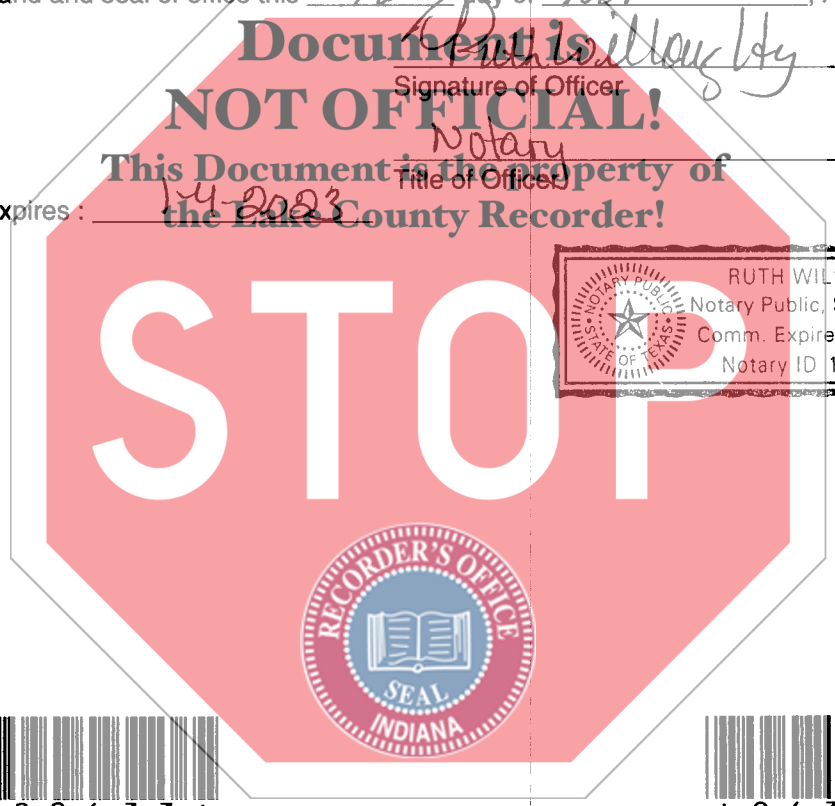
Before me Ruth Willoughby Notary (name/title of officer) on this day personally appeared Daniel Torrez, the Director of Home Point Financial Corporation.

known to me (or proved to me on the oath of \_\_\_\_\_ or through YD (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 16th day of Nov, A.D., 2020.

Ruth Willoughby  
Signature of Officer  
**NOT OFFICIAL!**  
Notary  
Title of Officer  
**This Document is the property of the Tarrant County Recorder!**

My Commission expires: 04-2023

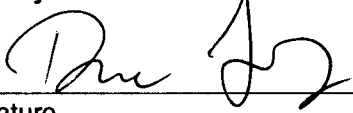


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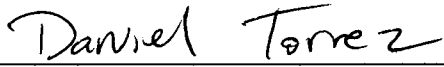


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I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

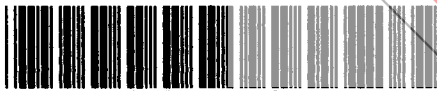


Signature



Printed Name

**This Document Prepared By:  
Daniel Torrez  
Home Point  
11511 Luna Rd  
Farmers Branch, TX 75234**



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HUD MODIFICATION AGREEMENT  
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**Exhibit "A"**

Loan Number: **8000020473**

Property Address: **9921 W 128TH LN, CEDAR LAKE, IN 46303**

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF LAKE, STATE OF INDIANA: LOT 2, IN MONASTERY WOODS PHASE 1, AN ADDITION TO THE TOWN OF CEDAR LAKE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 101 PAGE 86, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



\* 8 0 0 0 0 2 0 4 7 3 \*  
12338 06/18 Exhibit A Legal Description Attachment



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