

NOT AN OFFICIAL DOCUMENT

LAKE COUNTY, IN 201A, 021-007102, 1

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09/04/2021 03:52PM
Total Fees: 25.00
By: RM
Pg #: 8

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
GINA PIMENTEL
RECORDER

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

This Document Prepared By:
Tracie Gail
United Wholesale Mortgage
8950 Cypress Waters Blvd., Suite 100
Dallas, TX 75019
888-464-2432

Parcel Number: 45-16-20-176-014.000-042

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Original Recording Date: **October 10, 2019**
Original Loan Amount: **\$230,644.00**

Loan No: **665132379**
Investor Loan No: **224536856**
MIN Number: **100032412193219190**
FHA Case No.: **156-4346341-703**

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 24th day of February, 2021, between **MICHAEL T. STRUBLE** whose address is **2740 W 127TH AVE, CROWN POINT, IN 46307** ("Borrower") and **United Wholesale Mortgage** which is organized and existing under the laws of **The United States of America**, and whose address is **8950 Cypress Waters Blvd., Suite 100, 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 06, 2019** and recorded in Book/Liber **N/A**, Page **N/A**, Instrument No: **2019 069670** and recorded on **October 10, 2019**, 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

2740 W 127TH AVE, CROWN POINT, IN 46307,
(Property Address)

the real property described being set forth as follows:

See Exhibit "A" attached hereto and made a part hereof;



HUD MODIFICATION AGREEMENT
8300h 1/17

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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, 2021**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$239,205.70**, 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 **2.750%**, from **March 1, 2021**. Borrower promises to make monthly payments of principal and interest of U.S. **\$976.54**, beginning on the **1st** day of **April, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **March 1, 2051** (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.



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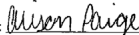
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound 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 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.


MICHAEL T. STRUBLE -Borrower

Date: 

CERTIFICATE OF PROOF

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

Witness Signature: 

Witness Name: 



HUD MODIFICATION AGREEMENT
8300h 11/17

NOT AN OFFICIAL DOCUMENT

LAKE COUNTY, INDIANA, #21-07112, 1

[Space Below This Line For Acknowledgments]

State of ~~Indiana~~ Georgia
County of Chatham

Before me, Katherine Pesaturo, this 1 day of April, 2021, **MICHAEL T. STRUBLE**, acknowledged the execution of the annexed mortgage.

Signature: Katherine Pesaturo

County of Residence: Paulist

My Commission Expires on: 12/21/22

PROOF:

State of ~~Indiana~~ Georgia
County of Chatham

Before me, a Notary Public in and for said County and State, on April 1, 2021, personally appeared the above named WITNESS to the foregoing instrument, who, being by me duly sworn, did depose and say that he/she knows **MICHAEL T. STRUBLE** to be the individual(s) described in and who executed the foregoing instrument; that said WITNESS was present and saw said **MICHAEL T. STRUBLE** execute the same; and that said WITNESS at the same time subscribed his/her name as a witness thereto.

Katherine Pesaturo
NOTARY PUBLIC

Notary Name exactly as Commission
Notary Public - State of ~~Indiana~~ Georgia
My Commission Expires: 12/21/22
Commission No. _____
Seal

Katherine Pesaturo
NOTARY PUBLIC
Chatham County
State of Georgia
My Comm. Expires 12/27/2022



HUD MODIFICATION AGREEMENT
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NOT AN OFFICIAL DOCUMENT

LAKE COUNTY, TEXAS, 821-87112, 11/17/2022

United Wholesale Mortgage serviced by Nationstar Mortgage LLC d/b/a Mr. Cooper

By: Yvonne Garcia (Seal) - Lender

Name: Yvonne Garcia

Title: Assistant Secretary

Date of Lender's Signature: 4/14/21

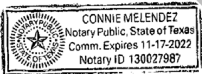
[Space Below This Line For Acknowledgments]

The State of TX
County of Dallas

Before me Connie Melendez /Notary Public (name/title of officer) on this day

(Please Print Name)
personally appeared Yvonne Garcia, the Assistant Secretary of United Shore Financial Services, LLC, 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 14 day of April, A.D. 2021.



Connie Melendez
Signature of Officer

Connie Melendez
(Printed Name of Officer)

Notary Public
Title of Officer

My Commission expires: 11/17/2022



HLID MODIFICATION AGREEMENT
8300h 11/17

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LAKE COUNTY, TEXAS, 821-87142, 15

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

Michael T. Struble
Printed Name

This Document Prepared By:

Trinnie Searles
United Wholesale Mortgage
8950 Cypress Waters Blvd., Suite 100
Dallas, TX 75019



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8300h 11/17

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Yvonne Garcia

Mortgage Electronic Registration Systems, Inc - Nominee for Lender

Yvonne Garcia

(Print Name)

Name: *Yvonne Garcia*

Title: **Assistant Secretary**

[Space Below This Line For Acknowledgments]

The State of TX
County of Dallas

Before me **Connie Melendez** /Notary Public (name/title of officer) on this day

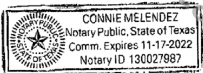
personally appeared *Yvonne Garcia* (Please Print Name) the Assistant Secretary of Mortgage Electronic Registration Systems, Inc., known to me (or proved to me on the oath of or through (description of identity card or other document)) to be the person whose name is subscribed to the foregoing instrument 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 14 day of April, A.D. 2021

Connie Melendez
Signature of Officer

Connie Melendez
Printed Name of Officer

Notary Public
Title of Officer



My Commission expires : 11/17/2022



Exhibit "A"

Loan Number: 665132379

Property Address: 2740 W 127TH AVE, CROWN POINT, IN 46307

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF LAKE, STATE OF INDIANA, LOT 6 IN REGENCY, UNIT NO. 1, PHASE ONE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 103 PAGE 13, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



12338 06/18 Exhibit A Legal Description Attachment



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