

After recording please mail to:  
ServiceLink  
Attn: Loan Modification Solutions  
3220 El Camino Real  
Irvine, CA 92602

The mailing address to which statements  
should be mailed under IC 6-1.1-22-8.1 is:  
THOMAS J. TEXTOR  
3510 41ST PL  
HIGHLAND, IN 46322-3108

The mailing address of the grantee is:  
THOMAS J. TEXTOR  
3510 41ST PL  
HIGHLAND, IN 46322-3108

[Space Above This Line For Recording Data]

Loan No.: 4800166990

FHA/VA Case No. 262660621406

200532594

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

This Loan Modification Agreement ("Agreement"), made this **10th** day of **June, 2021**, between **THOMAS J. TEXTOR AND JOANN TEXTOR** ("Borrower"), **U.S. BANK N.A.** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **July 16, 2003** and in the amount of **\$143,400.00** and recorded on **September 16, 2003** in Book, Volume, or Liber No. \_\_\_\_\_, at Page \_\_\_\_\_ (or as Instrument No. **2003096744**), of the **Official** Records of **Lake, INDIANA** 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:

**3510 41ST PLACE, HIGHLAND, IN 46322**

[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 **April 1, 2021**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$72,193.47**, 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 **3.250%**, from **April 1, 2021**. Borrower promises to make monthly payments of principal and interest of U.S. **\$379.21**, beginning on the **1st** day of **May, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.250%** will remain in effect until principal and interest are paid in full. If on **August 1, 2043** (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, including; 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. 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 .



# NOT AN OFFICIAL DOCUMENT

LAKE COUNTY, INDIANA, 021-176-7, 1

T. J. Textor  
Borrower - THOMAS J. TEXTOR

Date: 6/17/21

Joann Textor  
Borrower - JOANN TEXTOR \*signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

Date: 6/17/21

### ACKNOWLEDGMENT

State of INDIANA  
County of LAKE

§  
§  
§

Before me, JENNIFER LYNN BARRAS Notary Public in and for said County and State, personally appeared THOMAS J. TEXTOR AND JOANN TEXTOR who acknowledged the execution of the foregoing instrument of conveyance, and who, having, been duly sworn, stated that any representations therein contained are true.

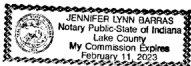
Witness my hand and Notarial Seal this 17th day of June, 2021.

Jennifer Lynn Barras  
Signature of Notarial Officer

JENNIFER LYNN BARRAS  
Notary Printed Name

LAKE  
County Notarial Officer Resides

My Commission Expires: 2/11/2023



(Seal, if any)



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE  
U.S. BANK N.A.

By: Rebecca Mayfield JUL 07 2021 Rebecca Mayfield  
-Lender Date of Lender's Signature  
Officer

ACKNOWLEDGMENT

State of Kentucky  
County of Daviess

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The foregoing instrument was acknowledged before me this JUL 07 2021 by Rebecca Mayfield of U.S. BANK N.A. a Delaware Corporation, on behalf of the Corporation.

JERRY D. LEFTWICH  
NOTARY PUBLIC  
STATE AT LARGE  
KENTUCKY  
ID # KYNP12860  
MY COMMISSION EXPIRES 08/13/2024

[Signature]  
Signature of Person Taking Acknowledgment

Jerry Leftwich  
Printed Name

Notary Public  
Title or Rank

Serial Number, if any: KYNP12860

My Commission Expires: 08/13/2024

(Seal)

This instrument was prepared by:  
Garrett Scott  
4801 FREDERICA ST  
OWENSBORO, KY 42301

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 GARRETT SCOTT (NAME).



EXHIBIT A

BORROWER(S): THOMAS J. TEXTOR AND JOANN TEXTOR

LOAN NUMBER: 4800166990

LEGAL DESCRIPTION:

STATE OF INDIANA, COUNTY OF LAKE, AND DESCRIBED AS FOLLOWS:

SOUTHTOWN ESTATES 6TH ADDITION TO HIGHLAND LOT 309 COMMONLY KNOWN AS: 3 510 - 41ST PLACE, HIGHLAND, INDIANA

Parcel ID Number: 45-07-27-327-013.000-026  
ALSO KNOWN AS: 3510 41ST PLACE, HIGHLAND, IN 46322

