

# NOT AN OFFICIAL DOCUMENT

When Recorded Mail to:  
FIRST AMERICAN TITLE CO.  
FAMS-DTO RECORDING  
3 FIRST AMERICAN WAY  
SANTA ANA, CA 92707-991

2022-526631  
06/29/2022 09:42 AM  
TOTAL FEES: 25.00  
BY: SP  
PG #: 10

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
GINA PIMENTEL  
RECORDER

Document Prepared by

*Tiara Amuncheon*

Printed Name: *Tiara Amuncheon*  
MidFirst Bank  
999 N.W. Grand Boulevard, Suite 100  
Oklahoma City, OK 73118-6116  
1-800-552-3000



Parcel # 451216377008000030

Tax ID# 451216377008000030

Please cross-reference to: Instrument Number: 2016 058850,, LAKE County Indiana.

## LOAN MODIFICATION AGREEMENT FIXED RATE LOAN

This Loan Modification Agreement ("Agreement"), made by and between CAROLYN D JONES ("Borrower") and MidFirst Bank, a federally chartered savings association located at 501 N.W. Grand Blvd. Oklahoma City, OK 73118 ("Lender"), renews, amends, supplements and extends: (1) the Mortgage, Deed of Trust, or Security Deed ("Security Instrument") originated on 8/18/2016, recorded on 8/30/2016, in Instrument Number: 2016 058850,, in LAKE County, Indiana and (2) the Promissory Note ("Note") bearing the same date, in the original principal amount of \$142,451.00 and secured by, the Security Instrument and other loan documents typically referred to as "addenda" or "riders" (collectively referred to herein as "Loan Documents"), which are secured by the real and personal property described in the Security Instrument, located at 7610 HARRISON STREET, MERRILLVILLE, IN 46410-5770, the real property described being set forth as follows:

Borrower Initial Lines

*[Signature]* \_\_\_\_\_

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

Parcel # 451216377008000030

(Herein defined as "Property").

**Capitalized Amount: \$0.00**

Being the same property conveyed to ALEXANDER WILDERNESS, JR. AND CAROLYN D. JONES, by Deed recorded 1/12/2015 and recorded in Instrument Number: 2015 001535 in LAKE County Indiana.

Borrower is in default or at imminent risk of default under the Loan Documents and desires (i) that the Lender forbear from exercising its rights under the Loan Documents, (ii) to extend or rearrange the time and manner of payment of the Note and other obligations due to Lender under the Loan Documents, and (iii) to extend and carry forward the lien(s) on the Property, whether created by the Security Instrument or otherwise. Lender, the legal holder entitled to enforce the Note and of the lien(s) securing the same, has agreed to Borrower's request to so forbear, to extend or rearrange the time and manner of payment of the Note, and to grant certain other financial accommodations pursuant to the terms of this Agreement.

In consideration of the mutual promises and agreements exchanged, and other good and valuable consideration paid by each of the parties to the other, the receipt and sufficiency of which is hereby acknowledged, the parties mutually agree to modify, renew and extend the Note and Security Instrument and any other Loan Documents, as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

**1. Acknowledgement of Unpaid Balance:**

Borrower acknowledges that as of the date of the first payment due under this Agreement, Borrower owes Lender the unpaid balance of **\$148,880.74** ("Unpaid Balance"), in addition to the other fees, charges and expenses described in the section of the Agreement entitled "Acknowledgement of Unpaid Fees and Costs." The Unpaid Balance includes unpaid principal of \$131,384.07, unpaid interest of \$9,963.20, escrows advanced of \$8,090.96, and certain unpaid fees of \$0.00, less \$557.49 in suspense funds.

Borrower acknowledges that **\$32,846.01** of the Unpaid Balance shall be paid by a new loan, extended to Borrower by Department of Housing and Urban Development ("HUD") according to the terms of HUD Partial Claim loan ("Partial Claim Loan") that is memorialized in a Partial Claim Promissory Note and Subordinate Mortgage/Deed of Trust between Borrower and HUD ("HUD Partial Claim Documents"). Borrower shall not be required to make monthly payments to HUD on the Partial Claim Loan but, rather, shall repay that amount to HUD according to the terms of the HUD Partial Claim Documents.

After removal of the Partial Claim Loan amount from the Unpaid Balance, the amount owed by Borrower to Lender under the terms of this Agreement is **\$116,034.73** ("Modified Principal Balance"). Borrower hereby renews, extends and promises to pay

Borrower Initial Lines

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The escrow payment amount will be combined with the monthly principal and interest payment amount.

- c. The Maturity Date of the Loan is extended to 4/1/2052. If Borrower still owes amounts to Lender on the Maturity Date, Borrower will pay these amounts in full on the Maturity Date.

**5. Acknowledgment of Pre-Existing Conditions to Loan Modification:**

The Borrower acknowledges and agrees this Agreement is subject to the following conditions, which must exist at the time this Agreement is executed:

- a. All payments set forth in the Payment Schedule under the Loan Modification Trial Plan Agreement must have been made according to the Payment Schedule;
- b. The Property has no physical conditions that will adversely affect the Borrower's continued use of the Property or interfere with the Borrower's ability to make payments as required under this Agreement; and
- c. The Borrower (one or more) is occupying the Property as the Borrower's primary residence, unless occupancy by a Borrower is expressly not required by applicable Investor or Insurer guidance and program requirements; and
- d. The Lender remains in the first lien position and there are no outstanding liens and/or judgments against the Property; and
- e. If applicable, Bankruptcy Court approval; and
- f. If applicable, all requirements for an assumption of the loan are satisfied and Lender has approved the assumption.

The Borrower acknowledges and agrees that in the event the conditions set forth in this paragraph are not satisfied, this Agreement shall become null and void unless otherwise expressly agreed by Lender in writing. In the event this Agreement becomes null and void as set forth in this paragraph, Borrower acknowledges and agrees all provisions of the Loan Documents shall continue in full force and effect and Lender shall be under no obligation to modify any provision of the Loan Documents under this Agreement.

**6. Place of Payment:**

Borrower agrees to make payments at the following address or such other place as the Lender may require upon written notice to Borrower:

Midland Mortgage - A Division of MidFirst Bank  
Attn: Cashiers  
P.O. Box 268888  
Oklahoma City, OK 73126-8888

**7. Adjustable Rate Loan Provisions in Note:**

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If the interest rate in the Interest Calculation section of this Agreement is calculated as provided in the Note, any rate and payment adjustment provisions in the Note will apply. If the interest rate in the Interest Calculation section of this Agreement is fixed, any rate and payment adjustment provisions in the Note will not apply.

## **8. Sale or Transfer of Property by Borrower:**

- a. If all or any part of the Property or any interest in it is sold or transferred (or, if Borrower is not a natural person, any beneficial interest in Borrower is sold or transferred) without the Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.
- b. 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 the designated period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

## **9. Compliance with Loan Documents:**

Borrower represents that, except for the payments described in this Agreement, Borrower is in full compliance with the covenants in the Loan Documents and that all of the representations and warranties contained in the Loan Documents are true, correct or satisfied as of the effective date of this Agreement.

## **10. Renewal and Extension:**

It is the intention of the parties that all liens and security interests described in the Loan Documents are hereby renewed and extended until the Modified Principal Balance and other obligations to Lender, have been fully paid. Borrower and Lender acknowledge and agree that the extension, amendment, modification or rearrangement effected by this Agreement shall in no manner affect or impair the Note or the liens and security interests securing the Note. The parties mutually agree that the purposes of this Agreement is to extend, modify, amend or rearrange the time and manner of payment of the Loan Documents and the indebtedness evidenced thereby, and to carry forward all liens and security interests (including, if applicable, any and all vendor's liens), which are expressly acknowledged by Borrower to be valid and subsisting, and in full force and effect to fully secure the payment of the Note.

## **11. No Waiver of Lender's Rights Regarding Default:**

All the rights, remedies, stipulations, and conditions contained in the Loan Documents relating to default in the making of payments under the Loan Documents also shall apply to default in the making of the modified payments hereunder. Nothing contained herein shall be deemed to be a waiver by Lender of any terms or conditions of the Loan

Borrower Initial Lines

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Documents as modified by this Agreement. This Agreement shall in no way be deemed to be a waiver of Lender's rights and remedies by reason of any default by Borrower under the Loan Documents as herein modified, including without limitation future payment defaults. Nothing in this Agreement shall constitute an agreement by Lender to any future modification of the Loan Documents and Lender expressly reserves the right to refuse to agree to any future modifications.

## 12. **Bankruptcy:**

If, since inception of this loan through date of this Agreement, Borrower has received a discharge in a Chapter 7 bankruptcy and there has been no valid reaffirmation of the underlying debt, the Lender is not attempting to re-establish any personal liability for the underlying debt by entering into this Agreement. The parties acknowledge that Lender retains certain rights, including but not limited to, the right to foreclose its interest in the property under appropriate circumstances. The parties agree that the consideration for this Agreement is the Lender's forbearance from presently exercising its right and pursuing its remedies under the Security Instrument as a result of Borrower's default. The parties agree that if approval of this Agreement by the Bankruptcy Court is required and not received, this Agreement shall be null and void and of no further force or effect.

## 13. **Loan Documents Remain In Full Force and Effect:**

The provisions of the Loan Documents, as amended by this Agreement, shall continue in full force and effect, and Borrower acknowledges and reaffirms Borrower's liability to Lender under the Loan Documents, subject to the terms of the Bankruptcy section of this Agreement. In the event of any inconsistency between this Agreement and the terms of the Loan Documents, this Agreement shall govern. Nothing in this Agreement shall be understood or construed to be a novation, satisfaction or release, in whole or in part, of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents remain unchanged, and Borrower and Lender are bound and must comply with all of the terms and provisions of the Loan Documents, except as amended by this Agreement.

## 14. **Execution of Additional Documentation:**

Borrower agrees to make and execute 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 be incorporated into this Agreement and shall bind and inure to Borrower's heirs, executors, administrators, and assigns.

## 15. **Miscellaneous:**

- a. Lender does not, by execution of this Agreement, waive any rights it may have against any person not a party to the Agreement.

Borrower Initial Lines

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- b. If any court of competent jurisdiction shall declare any provision of this Agreement to be invalid, to any extent, the remainder of the Agreement shall not be affected thereby and shall continue in full force and effect to bind the parties.
- c. This Agreement may be executed simultaneously in any number of counterparts, each of which shall be deemed an original but all of which together shall constitute one and the same Agreement.
- d. This Agreement shall be governed by the laws of the state where the Property is located.

**16. Effective Date:**

This Agreement is effective upon the execution of this Agreement by Lender and Borrower.

**IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS LOAN MODIFICATION AGREEMENT, TOGETHER WITH THE LOAN DOCUMENTS AND ANY EXHIBITS AND SCHEDULES THERETO, REPRESENT THE FINAL AGREEMENT BETWEEN THE PARTIES AND CONTROL OVER ALL PRIOR NEGOTIATIONS, AGREEMENTS AND UNDERTAKINGS BETWEEN THE PARTIES WITH RESPECT TO SUCH MATTER. ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN AGREEMENT MAY BE LEGALLY ENFORCED. THIS LOAN MODIFICATION AGREEMENT MAY BE AMENDED OR CHANGED ONLY BY A WRITTEN INSTRUMENT EXECUTED BY THE PARTIES OR THEIR AUTHORIZED ASSIGNEES.**

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BORROWER

Carolyn D Jones  
CAROLYN D JONES

### Acknowledgement

STATE OF Indiana )  
COUNTY OF LAKE ) SS:

On the 10<sup>th</sup> day of June, 2022 before me, the undersigned, a notary public in and for said state, personally appeared **CAROLYN D JONES**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument.

In witness whereof, I hereunto set my hand and official seal.

Jennifer Nicole Williams  
Notary Public

County of Residence: Lake

Commission Number: NP0733615

Jennifer Nicole Williams  
Printed name of notary

My Commission Expires: 3/11/29

This instrument was prepared by Tiara L. Amundson firm, under the penalties for perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law, Tiara L. Amundson

JENNIFER NICOLE WILLIAMS  
NOTARY PUBLIC  
**SEAL**  
STATE OF INDIANA  
MY COMMISSION EXPIRES MAY 11, 2029  
COMMISSION NUMBER NP0733615



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LENDER

MidFirst Bank, a federally chartered savings association located at 501 N.W. Grand Blvd. Oklahoma City, OK 73118

  
\_\_\_\_\_  
Vice President, MidFirst Bank

**Kasey Lore**

\_\_\_\_\_  
Printed Name

Acknowledgement

STATE OF OKLAHOMA        )  
  ) SS:  
COUNTY OF OKLAHOMA    )

On the 15 day of June, 2022 before me, the undersigned, a notary public in and for said state, personally appeared Kasey Lore, who acknowledged himself/herself/themselves to be a Vice President of MidFirst Bank, a federally chartered savings association located at 501 N.W. Grand Blvd. Oklahoma City, OK 73118, and who is personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity as Vice President of MidFirst Bank, a federally chartered savings association located at 501 N.W. Grand Blvd. Oklahoma City, OK 73118, and that by his/her/their signature on the instrument, the individual or the person upon behalf of which the individual acted, executed the instrument.

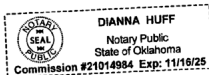
In witness whereof, I hereunto set my hand and official seal.

  
\_\_\_\_\_  
Notary Public

County of Residence: OKLAHOMA

**Dianna Huff**  
\_\_\_\_\_  
Printed Name of Notary

My Commission Expires: NOV 16 2025



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## Exhibit "A"

ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATE IN THE CITY OF MERRILLVILLE, COUNTY OF LAKE AND STATE OF INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A PART OF LOT NUMBERED 32 IN MADISON MEADOWS, PHASE TWO, AN ADDITION TO THE TOWN OF MERRILLVILLE, INDIANA, AS SHOWN IN PLAT BOOK 99, PAGE 95, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA; DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 32; THENCE NORTH 89 DEGREES 48 MINUTES 44 SECONDS WEST, 290.34 FEET ALONG THE SOUTH LINE OF SAID LOT 32 TO THE SOUTHWEST CORNER OF SAID LOT 32; THENCE NORTH 00 DEGREES 08 MINUTES 58 SECONDS EAST, 52.37 FEET ALONG THE WEST LINE OF SAID LOT 32 TO THE EXTENSION OF THE CENTERLINE OF AN EXISTING PARTY WALL; THENCE SOUTH 89 DEGREES 48 MINUTES 44 SECONDS EAST, 290.37 FEET ALONG SAID CENTERLINE AND EXTENSIONS THEREOF TO THE EAST LINE OF SAID LOT 32; THENCE SOUTH 00 DEGREES 11 MINUTES 16 SECONDS WEST, 52.37 FEET ALONG SAID EAST LINE TO THE POINT OF BEGINNING.

Parcel # 451216377008000030

Tax ID# 451216377008000030