

NOT AN OFFICIAL DOCUMENT

2022-546730
11/22/2022 08:41 AM
TOTAL FEES: 25.00
BY: JAS
PG #: 7

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
GINA PIMENTEL
RECORDER

After recording please mail to:
Specialized Loan Servicing LLC

6200 S. Quebec Street, suite 300
Greenwood Village, CO 80111

Mall Tax Statement To:
JEFFREY W. WARD
3952 GROVER AVE
HAMMOND, IN 46327-1101

[Space Above This Line For Recording Data]

Loan No.: 1018624372
FHA/VA Case No.: 1517067773703

AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR EXTENSION OF A MORTGAGE

This Agreement for Modification, Reamortization, or Extension of a Mortgage ("Agreement"), made this 18th day of October, 2022, between JEFFREY W. WARD ("Borrower") and SPECIALIZED LOAN SERVICING LLC AS ATTORNEY IN FACT FOR GSMPS MORTGAGE LOAN TRUST 2006-RP1, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed ("Security Instrument") dated March 7, 2003, in the original principal sum of U.S. Seventy Four Thousand One Hundred and 00/100ths (\$74,100.00) and recorded on March 13, 2003 in Book or Liber N/A, at page(s) N/A (or as Instrument No. 2003 026520), of the Official Records of Lake County, (2) the Note, bearing the same date as, and secured by, the Security Instrument, and (3) prior extensions or modifications of the Note and Security Instrument, if any. The Note and Security Instrument, together with any prior extensions or modifications thereof, are referred to in this Agreement as the "Mortgage," and the Mortgage covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at
3952 GROVER AVE, HAMMOND, IN 46327,
(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 Mortgage):



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- Under the terms of the Mortgage, there remains unpaid as of the first day of the month in which this Agreement is made, the sum of U.S. \$53,842.70 of principal, \$3,471.04 of interest thereon, \$2,440.30 of escrow advances, \$115.00 admin fees, \$2,874.73 corporate advances, \$4,041.53 of corporate advances made by the Lender thereunder, and U.S. \$0.00 of interest on such advances, aggregating a total sum of U.S. \$66,785.30 for which amount the Borrower is indebted to the Lender under the Mortgage.
- Lender has accepted or will hereby accept from the Borrower the sum of U.S. \$0.00, which is to be applied to the unpaid principal balance (including advances, if any), and the sum of U.S. \$0.00, which is to be applied to the delinquent interest due on the principal balance (including advances, if any), each of which amounts shall be applied as of the date of this Agreement.
- The amounts provided by Borrower as described in paragraph 2 will be applied to reduce and re-amortize the Interest Bearing Principal Balance, which after such application is U.S. \$66,785.30 ("New Interest Bearing Principal Balance"). Borrower promises to pay Lender the New Interest Bearing Principal Balance plus interest, in accordance with the following payment schedule

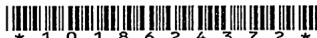
Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	New Payment Begins On	Number of Monthly Payments
7.125%	12/01/2022	\$421.10	\$261.23 may adjust periodically	\$682.33 may adjust periodically	01/01/2023	480

If on December 1, 2062 ("Maturity Date"), Borrower still owes amounts under the Mortgage as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

- 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 Mortgage.

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 Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on Borrower.

- Borrower also will comply with all other covenants, agreements, and requirements of the Mortgage, 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 Mortgage.
- Borrower understands and agrees that:



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- (a) All the rights and remedies, stipulations, and conditions contained in the Mortgage relating to default in the making of payments under the Mortgage shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Mortgage, shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Mortgage 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 Mortgage, 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 Mortgage 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 Mortgage.
- (d) 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 Borrower.

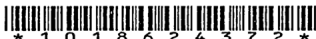


JEFFREY W. WARD (Seal)
-Borrower
[Printed Name]

-Borrower (Seal)
[Printed Name]

-Borrower (Seal)
[Printed Name]

-Borrower (Seal)
[Printed Name]



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ACKNOWLEDGMENT

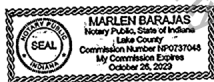
State of Indiana

County of Lake

§
§
§

Before me, Martén Barajas a Notary Public in and for said County and State, personally appeared JEFFREY W. WARD who acknowledged the execution of the foregoing instrument or conveyance, and who, having, been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 2 day of November
2022



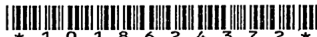
(Seal, if any)

Martén Barajas
Signature of Notarial Officer

Martén Barajas
Notary Printed Name

Lake county
County Notarial Officer Resides

My Commission Expires: 10/26/2029



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ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
Specialized Loan Servicing LLC as attorney in fact for GSMPS Mortgage Loan Trust 2006-RP1, U.S. Bank
National Association, as Trustee

By: 

Steven B. Ross

-Lender

NOV 16 2022

Date of Lender's Signature

ACKNOWLEDGMENT

State of Colorado

§
§
§

County of Arapahoe

NOV 16 2022

This record was acknowledged before me on _____ by
Steven B. Ross, as Second Assistant VP of SPECIALIZED LOAN
SERVICING LLC AS ATTORNEY IN FACT FOR GSMPS MORTGAGE LOAN TRUST 2006-RP1, U.S.
BANK NATIONAL ASSOCIATION, AS TRUSTEE a Delaware Corporation, on behalf of the Corporation.

JULIAN ELLINGTON
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20214022721
MY COMMISSION EXPIRES 06/10/2025


Signature of Notarial Officer

Debra Poitic
Title of Officer

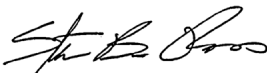
(Stamp)

My Commission Expires: 6/10/25



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This instrument was prepared by:
~~Chad Murrison~~ Steven B. Ross
6200 S. Quebec Street, suite 300
Greenwood Village, CO 80111



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 CHAD MURRISON (NAME).



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EXHIBIT A

BORROWER(S): JEFFREY W. WARD

LOAN NUMBER: 1018624372

LEGAL DESCRIPTION:

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

LOCATED IN THE COUNTY OF LAKE, STATE OF INDIANA DESCRIBED AS FOLLOWS:
LOT NUMBERED 14, (EXCEPT THE NORTH 24 FEET THEREOF) AND ALL OF LOT 15, BLOCK 5 AS
SHOWN ON THE RECORDED PLAT OF PARKSIDE ADDITION IN THE CITY OF HAMMOND
RECORDED IN JANUARY 23, 1924 PLAT BOOK 16, PAGE 25 IN THE OFFICE OF THE RECORDER
OF LAKE COUNTY, INDIANA.

ITEM #: 35-0219-0015-26

WHICH HAS THE ADDRESS OF 3952 GROVER AVENUE HAMMOND, INDIANA 46327

Parcel ID Number: 45-02-24-376-014.000-023

ALSO KNOWN AS: 3952 GROVER AVE, HAMMOND, IN 46327

