2022-548687 12/08/2022 09:55 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: 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: Diane A. Oliver 9545 NORTHCOTE AVE MUNSTER. IN 46371

The mailing address of the grantee is: Diane A. Oliver 9545 NORTHCOTE AVE MUNSTER. IN 46321

[Space Above This Line For Recording Data]-

173149 - V FHA Case #: 001563375790703

Investor Loan No: 0219871580

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

This Loan Modification Agreement ("Agreement"), made this 14th day of September, 2022, between DIANE A OLIVER, SINGLE WOMAN ("Borrower") and M&T BANK ("Ender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated May 15, 2017, in the amount of \$235,653.00 and recorded on May 22, 2017 in Book, Volume, or Liber No:

at Page

(or as Instrument No. 2017 031408), of the Official (Name of Records) Records of Lake, INDIANA (County and State, or other jurisdiction) 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

Loan Modification Agreement—Single Family—Fannie Mae Uniform Instrument
The Compliance Source, Inc.
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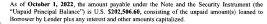


#### 9545 NORTHCOTE AVE, MUNSTER, IN 46321

(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):



- 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 5.250%, from Sepfember 1, 2022. Borrower promises to make monthly payments of principal and interest of U'S-\$1,010.25, beginning on the 1st day of October, 2022, and continuing thereafter on the same day of 6.00 second succeeding month until principal and interest are paid in full. The yearly rate of 5.250% will remain in effect until principal and interest are paid in full. If on September 1, 2062 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Atreement. 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 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 suma-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 or make all payments of taxes, insurance premiums, assessments, escrow tens, 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. I above:
  - 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
  - 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.

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- Borrower understands and agrees that:
  - 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 hereunders.
  - 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.
  - 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 finited to (in name, address, and telephone number, (ii) Social Security Number, (iii) credit sore, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure rehef 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 critty, 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  $\square$ .

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The Compliance Source, Inc.
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In Wirniss Whereat, Lower and Horsower have executed this Agreement.

| Date: 11/18/2022



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	< h	ACKNOWLEDGMENT
	State of	9
	County of COOK  Before me. Renem	E. Amos a Notary Public in and for said County and
	State, personally appeared DIANE A.	OLIVER who acknowledged the execution of the foregoing instrument or y sworn, stated that any representations therein contained are true.
	Witness my hand and Notarial So	eal this day of
~	%	Penen & An-
<b>{</b>	OFFICIAL SEAL RENEA E AMOS NOTARY PUBLIC - STATE OF ILLINOIS	Signature of Notarial Officer  ISNSA F. AMOS
Ł	MY COMMISSION EXPIRES:04/19/24	Notary Printed Name
	*	County Notarial Officer Resides
	(Seal, if any)	My Commission Expires: 4/19/2-4
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ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE M&T BANK		
By: Dominic Germano -Lender Date of Lender's Signature		
Assistant Vice President		
ACKNOWLEDGMENT		
State of New York		
County of EVIP		
On this 22 day of Workwh W in the year 2022, before me, the undersigned, a Notary Public in and for said State, personally appeared Dominic Germano the		
Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the individual(s) whose name is(are) subscribed to the within instrument and acknowledged to me that he/she		
executed the same in his/her capacity(ies) and that by his/her signature(s) on the instrument, the individual(s), or the		
person upon behalf of which the individual(s) acted, executed the instrument.		
Getzville in Evre County, New York State		
(insert the city or other political subdivision) (and insert the State and County or other place the acknowledgment was taken)		
Signature of Individual Yaklang Asknowledgment		
CHARLES SPERRAZZA		
NOTARY PUBLIC STATE OF NEW YORK ERIC COUNTY  Printed Name		
LIC #01SP6410631		
COMM. EXP. 10/26/2024 Office of Individual Taking Acknowledgment		
(Seal) My Commission Expires:		
(Scal)		
This instrument was prepared by:		
Desiree Schroeder		
475 Crosspoint Pkwy		
This instrument was prepared by: Desiree Schroeder 475 Crosspoint Pkwy Getzville, NY 14068		
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 DESIREE SCHROEDER (NAME).		
O <sub>A</sub>		
′0′		
YO .		

#### EXHIBIT A

BORROWER(S): DIANE A OLIVER, SINGLE WOMAN

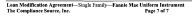
LOAN NUMBER: 0103718243

LEGAL DESCRIPTION:

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

LOT 5, FAIRMEADOW 8TH ADDITION, BLOCK 2, TO THE TOWN OF MUNSTER, AS SHOWN IN PLAT BOOK 41, PAGE 36, IN LAKE COUNTY, INDIANA.

Parcel ID Number: 45-07-29-356-008.000-027
ALSO KNOWN AS: 9546 NORTHCOTE AVE, MUNSTER, IN 46321



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