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When Recorded Return To:
Richmond Monroe Group, Inc.
82 Jim Linegar Lane
Branson West, MO 65737
Ref#: 0004190000158259
SPS BBLM

The mailing address to which statements should be mailed under IC 6-1.1-22-8.1 is:
LEATHER LUCKETT
5082 ADAMS STREET
GARY, IN 46408

The mailing address of the grantee is:
LEATHER LUCKETT
5082 ADAMS STREET
GARY, IN 46408

2023-510896
04/14/2023 03:24 PM
TOTAL FEES: 25.00
BY: SP
PG #: 7

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
GINA PIMENTEL
RECORDER

[Space Above This Line For Recording Data]

FHA Case #: 151-588706 3

221117

Investor Loan No: 0015259039

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 13th day of February, 2023, between **LEATHER LUCKETT, A SINGLE INDIVIDUAL** ("Borrower") and **Select Portfolio Servicing, Inc.** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **October 27, 1999**, in the amount of **\$47,597.00** and recorded on **November 12, 1999** in Book, Volume, or Liber No. *n/a*, at Page *n/a* (or as Instrument No. **99093002**), 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



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5082 ADAMS STREET, GARY, IN 46408

(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, 2023**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$34,295.32**, 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 **6.625%**, from **March 1, 2023**. Borrower promises to make monthly payments of principal and interest of U.S. **\$203.85**, beginning on the **1st** day of **April, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **6.625%** will remain in effect until principal and interest are paid in full. If on **March 1, 2063** (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.



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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



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TAX CONSEQUENCES OF LOAN MODIFICATIONS. There may be income tax consequences related to this loan modification. Because you will be responsible for paying any income tax due as a result of this loan modification, you may wish to consult a tax advisor before accepting this loan modification.

In Witness Whereof, Lender and Borrower have executed this Agreement.


Borrower: LETHER LUCKETT

Date: 2, 20, 23



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ACKNOWLEDGMENT

State of Indiana

County of Lake

Before me, Carmelota J. Cook a Notary Public in and for said County and State, personally appeared **LEATHER LUCKETT** 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 20th day of February, 2023

Carmelota J. Cook
Signature of Notarial Officer

Carmelota J. Cook
Notary Printed Name

Lake
County Notarial Officer Resides

(Seal, if any)

My Commission Expires: 9/26/2024



Carmelota J. Cook
NOTARY PUBLIC
Lake County, State of Indiana
Commission Number: 691307
My Commission Expires September 26, 2024



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ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE

Select Portfolio Servicing, Inc.

By: Louise Farrer

Louise Farrer
Document Control Officer

APR 03 2023

-Lender Date of Lender's Signature

ACKNOWLEDGMENT

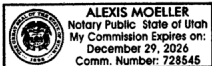
State of Utah

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§
§

County of Salt Lake

On this 3 day of April 2023, personally appeared before me Louise Farrer, whose identity is personally known to me (or proven on the basis of satisfactory evidence) and who by me duly sworn/affirmed, did say that he/she is a Document Control Officer of Select Portfolio Servicing, Inc. and that said document was signed by him/her on behalf of said Corporation by Authority of its Bylaws, or (Resolution of its Board of Directors,) and said Document Control Officer acknowledged to me that said Corporation executed the same.

Alexis Moeller
Signature of Notary Public



Alexis Moeller
Printed Name

Residing at: Utah

(Seal)

My Commission Expires: 12/29/2026

This instrument was prepared by:

Angeleque Gallegos
3217 S Decker Lake Dr
Salt Lake City, UT 84119

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 ANGELEQUE GALLEGOS (NAME).



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EXHIBIT A

BORROWER(S): LETHER LUCKETT, A SINGLE INDIVIDUAL

LOAN NUMBER: 0017956996

LEGAL DESCRIPTION:

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

LOT 16 IN BLOCK 22 IN JUNEDALE SUBDIVISION, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 19, PAGE 3 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

**Parcel ID Number: 45-08-33-431-031.000-004
ALSO KNOWN AS: 5082 ADAMS STREET, GARY, IN 46408**

