

2/23/25 14:48:5  
11/11/2022 03:19 PM  
TOTAL FEES: 25.00  
BY: JAS  
PG #: 8  
RECORDED AS PRESENTED

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
GINA PIMENTEL  
RECORDER

**After Recording Return To:**  
CoreLogic SolEx  
1625 NW 136th Ave, Ste E100  
Sunrise, FL 33323

**This Document Prepared By:**  
Antonia Coats  
CoreLogic SolEx  
1625 NW 136th Ave, Ste E100  
Sunrise, FL 33323  
800-909-9525

**Parcel Number:** 45-07-06-377-026.000-023

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Original Recording Date: **September 13, 2022**  
Original Loan Amount: **\$103,785.00**

Loan No: **0063285431**  
MIN Number: **100756010063380938**  
FHA Case No.: **156-5621877-703**

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 29th day of September, 2023, between **PATRICIA WILLIAMS** whose address is **1017 CLEVELAND ST, HAMMOND, IN 46320** ("Borrower") and **Lakeview Loan Servicing, LLC, by LoanCare, LLC** as agent under Limited POA which is organized and existing under the laws of **The United States of America**, and whose address is **3637 Sentara Way, Virginia Beach, VA 23452** ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), and has an address and telephone number of 11819 Miami St., Suite 100, Omaha, NE 68164 or P.O. Box 2026, Flint, MI 48501-2026, tel: (888) 679-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **August 25, 2022** and recorded in Instrument No: **2022-537527** and recorded on **September 13, 2022**, of the Official Records of **LAKE County, IN** 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

**1017 CLEVELAND ST, HAMMOND, IN 46320,**

(Property Address)

the real property described being set forth as follows:

**See Exhibit "A" attached hereto and made a part hereof;**



HUD MODIFICATION AGREEMENT  
8300h 01/14

# NOT AN OFFICIAL DOCUMENT

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 **November 1, 2023**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$78,726.01**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$2,107.80** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
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 **5.375%**, from **November 1, 2023**. Borrower promises to make monthly payments of principal and interest of U.S. **\$399.37**, beginning on the **1st day of December, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **November 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)



HUD MODIFICATION AGREEMENT  
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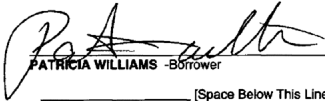
above.

5. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.
6. 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. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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.
8. "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. **MERS is the Mortgagee of record under the Security Instrument and this Agreement.** MERS is organized and existing under the laws of Delaware, and has an address of P.O. Box 2026, Flint, MI 48501-2026, and a street address of 11819 Miami St., Suite 100, Omaha, NE 68164. The MERS telephone number is (888) 679-MERS.



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PATRICIA WILLIAMS - Borrower

Date: 10-7-2023

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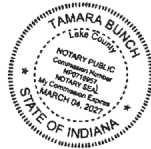
State of Indiana  
County of Lake

Before me, Tamara Bunch, this 7<sup>th</sup> day of October, 2023,  
PATRICIA WILLIAMS, acknowledged the execution of the annexed mortgage.

Signature: 

County of Residence: Lake

My Commission Expires on: 3/4/2027



HUD MODIFICATION AGREEMENT  
8300h 01/14

# NOT AN OFFICIAL DOCUMENT

LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC

By: Analia Barillas (Seal) - Lender

Name: Analia Barillas

Title: **Assistant Secretary**

**OCT 13 2023**

Date of Lender's Signature

\_\_\_\_\_  
[Space Below This Line For Acknowledgments]

State of Florida

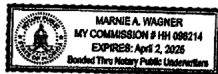
County of Broward

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization,

this 13 day of oct, 2023, by Analia Barillas, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

Marnie A. Wagner  
(Signature of Notary Public - State of Florida)  
**Marnie A. Wagner**

(Print, Type or Stamp Commissioned Name of Notary Public)



Personally Known  OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_



HUD MODIFICATION AGREEMENT  
8300h 01/14

# NOT AN OFFICIAL DOCUMENT

*T Barrett* 10-13-2023  
Mortgage Electronic Registration Systems, Inc - Nominee for Lender

Name: Tiffany Tamar Barrett

Title: **Assistant Secretary**

\_\_\_\_\_[Space Below This Line For Acknowledgments]\_\_\_\_\_

State of FLORIDA  
County of BROWARD

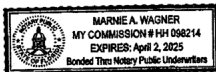
The foregoing instrument was acknowledged before me by means of [] physical presence or [] online notarization,

this 13 day of Oct, 2023, by Tiffany Tamar Barrett, Assistant Secretary of Mortgage Electronic Registration Systems, Inc.

*Marnie A. Wagner*  
(Signature of Notary Public - State of Florida)

**Marnie A. Wagner**

(Print, Type or Stamp Commissioned Name of Notary Public)



Personally Known  OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_



HUD MODIFICATION AGREEMENT  
8300h 01/14

# NOT AN OFFICIAL DOCUMENT

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.

Antonia Coats  
Signature

Antonia Coats  
Printed Name

**This Document Prepared By:**  
**Antonia Coats**  
**CoreLogic SolEx**  
**1625 NW 136th Ave, Ste E100**  
**Sunrise, FL 33323**



# NOT AN OFFICIAL DOCUMENT

## Exhibit "A"

Loan Number: 0063285431

Property Address: 1017 CLEVELAND ST, HAMMOND, IN 46320

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN LAKE COUNTY, IN THE STATE OF INDIANA, TO-WIT: LOT 30 AND THE WESTHALF OF LOT 31, BLOCK 2, LARNED'S SECOND AUDITION TO HAMMOND AS SHOWN IN PLAT BOOK 11, PAGE 6, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



\* 0 0 6 3 2 8 5 4 3 1 \*

12338 06/18 Exhibit A Legal Description Attachment



\* 1 0 2 6 4 3 0 \* 2 3 \*

Page 1 of 1