

2024 501604
01/17/2024 10:35 AM
TOTAL FEES: 25.00
BY: JAS
PG #: 6
RECORDED AS PRESENTED

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
GINA PIMENTEL
RECORDER

This Document Prepared By:
ANN MCNEIL
MIDFIRST BANK, A FEDERALLY CHARTERED
SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118

When Recorded Mail To:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

Tax/Parcel #: 45-08-32-402-018.000-001

[Space Above This Line for Recording Data] _____
Original Principal Amount: \$108,834.00 FHA/VA/RHS Case No.: 1518986856703
Unpaid Principal Amount: \$109,289.11 Loan No: (scan barcode)
New Principal Amount: \$114,039.71
New Money (Cap): \$4,750.60

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 6TH day of DECEMBER, 2023, between ANTHONY L JONES, TAMIKA M JONES ("Borrower"), whose address is 4913 CLEVELAND PLACE, GARY, INDIANA 46408 and MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION ("Lender"), whose address is 501 N.W. GRAND BLVD, OKLAHOMA CITY, OK 73118, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated OCTOBER 31, 2008 and recorded on NOVEMBER 4, 2008 in INSTRUMENT NO. 2008 075465, of the OFFICIAL Records of LAKE COUNTY, INDIANA, 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

4913 CLEVELAND PLACE, GARY, INDIANA 46408
(Property Address)



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the real property described is located in LAKE County, INDIANA and 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, **JANUARY 1, 2024** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$114,039.71**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest 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, in the amount of U.S. **\$4,750.60**.
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 **7.7500%**, from **JANUARY 1, 2024**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$771.62**, beginning on the 1ST day of **FEBRUARY, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JANUARY 1, 2064** (the "Maturity Date"), the 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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.
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.



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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.

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 ANN MCNEIL.

Property of Lake County Recorder



In Witness Whereof, I have executed this Agreement.

Anthony L Jones
Borrower: **ANTHONY L JONES**
Tamika M Jones
Borrower: **TAMIKA M JONES**

1-4-24
Date
1-4-24
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

STATE OF INDIANA)
) SS:
COUNTY OF Lake)

Before me, a Notary Public in and for said County and State, personally appeared **ANTHONY L JONES, TAMIKA M JONES** [Grantor's Name] who acknowledged the execution of the foregoing instrument.

Witness my hand and Notarial Seal this 4th day of JANUARY, 2024.

The notarial act was a remote notarial act; the principal appeared by means of audio-visual communication; city, county, state/province in which the signer is physically located at time of signing.

Monique Shelton
Notary Public's Signature

Seal

Monique Shelton
Notary Public's Printed Name
Notary Name exactly as Commission
Notary Public - State of Indiana
My Commission Expires: MARCH 21, 2026
Commission No. 711700
County of Residence: LAKE



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In Witness Whereof, the Lender has executed this Agreement.

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

By *Blake Hendley* Blake Hendley VICE PRESIDENT
(print name)
(title)

JAN 10 2024
Date

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

STATE OF OKLAHOMA
COUNTY OF OKLAHOMA

The instrument was acknowledged before me on JAN 10 2024 (date) by
Blake Hendley, as VICE PRESIDENT of MIDFIRST BANK, A
FEDERALLY CHARTERED SAVINGS ASSOCIATION.

_____ This notarial act was an online notarial act.

Dianna Huff
Notary Public

Printed Name: Dianna Huff

My commission expires: NOV 16 2025

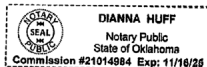
THIS DOCUMENT WAS PREPARED BY:

ANN MCNEIL

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

501 N.W. GRAND BLVD

OKLAHOMA CITY, OK 73118



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EXHIBIT A

BORROWER(S): ANTHONY L JONES, TAMIKA M JONES

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF MOSCOW, COUNTY OF LAKE, STATE OF IN, and described as follows:

LOT 68, UNIT 1, IN WOODS PARK, CALUMET TOWNSHIP, AS SHOWN IN PLAT BOOK 32, PAGE 27, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

ALSO KNOWN AS: 4913 CLEVELAND PLACE, GARY, INDIANA 46408

