

NOT AN OFFICIAL DOCUMENT

2024-505600
02/23/2024 02:56 PM
TOTAL FEES: 25.00
BY: KK
PG #: 6
RECORDED AS PRESENTED

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
GINA PIMENTEL
RECORDER

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COVID-19 MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

FHA Case Number 1565618009703
Loan Number 0000750252
Parcel Tax ID#: 451205478008000030

MERS Ph# 888-679-6377
MIN# 100074500008115444

This Loan Modification Agreement ("Agreement"), made this 22nd DAY OF JANUARY, 2024, between CHRISTOPHER LAWRENCE HUMPHRIES AND JENNIFER M. HUMPHRIES, HUSBAND AND WIFE ("Borrower") and UNION HOME MORTGAGE CORP. ("Lender"), Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated JULY 25, 2022 and granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns) 11819 Miami St, Suite 100 Omaha, NE 68184; P.O. Box 2026, Flint, Michigan 48501-2026 and recorded on JULY 27, 2022 IN INSTRUMENT NO. 2022-530851 of the COUNTY Records of LAKE, 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

5915 HAYES PL, MERRILLVILLE, INDIANA 46410

the real property described being set forth as follows:

LOCATED IN LAKE COUNTY, INDIANA:

SEE ATTACHED LEGAL DESCRIPTION

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):

- As of **MARCH 1, 2024**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **238,145.89**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
- 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 5.750%, from **FEBRUARY 1, 2024**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,269.05**, beginning on the 1ST day of **MARCH, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 5.750 % will remain in effect until principal and interest are paid in full. If on **FEBRUARY 1, 2064** (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.
- 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.
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, except as provide herein 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. If borrower has filed for relief under the United States Bankruptcy Code and will not reaffirm the debt evidenced by the Note and Security Instrument, or if borrower has received a discharge under the United States Bankruptcy Code and did not reaffirm the debt evidenced by the Note and Security Instrument, this agreement is a voluntary modification of payment terms for the purpose of preventing foreclosure. It is not an attempt to collect a debt. Borrower will not have personal liability for this debt without a reaffirmation agreement that meets the specific requirements of 11 USC 524.
 - (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.

April Soss
MERS AS NOMINEE FOR
UNION HOME MORTGAGE -Lender
CORPORATION, ITS SUCCESSORS
AND OR ASSIGNS
BY: April Soss
ASSISTANT SECRETARY

WITNESS:

(Signature)

(Printed Name)

WITNESS:

(Signature)

(Printed Name)

[Space Below This Line For Acknowledgments]

STATE OF OHIO }
COUNTY OF LUCAS } SS
The foregoing instrument was acknowledged before me this 12 day of Feb, 2024
by April Soss, ASSISTANT SECRETARY, MERS AS NOMINEE FOR UNION HOME
MORTGAGE CORPORATION, ITS SUCCESSORS AND OR ASSIGNS.
(person acknowledging)

NOTARY SEAL
Michelle Wells
Notary Public, State of Ohio
My Commission Expires:
11/14/2027



Michelle Wells
NOTARY SIGNATURE
Michelle Wells
(Printed Name)
Notary Public, LUCAS County, OHIO
My Commission Expires: _____

NOT AN OFFICIAL DOCUMENT

UNION HOME MORTGAGE CORP.

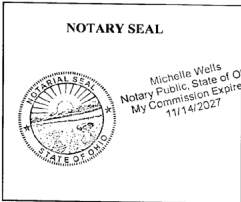
BY: April Sm APRIL SOSS

TITLE: VP of Portfolio Mgmt

2/12/2024
Date of Lenders Signature

STATE OF OHIO
COUNTY OF LUCAS

The foregoing instrument was acknowledged before me this 12 day of Feb, 2024



Michelle Wells
NOTARY SIGNATURE
Michelle Wells
Notary Public, LUCAS County, OHIO
My Commission Expires: _____

LOAN MODIFICATION AGREEMENT—Single Family

(page 4 of 4)

Record and Return To:
UNION HOME CORP.
5942 RENAISSANCE PLACE
TOLEDO, OH 43623

Prepared By: Mark Mendel
UNION HOME CORP.
5942 RENAISSANCE PLACE
TOLEDO, OH 43623

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, Mark Mendel.

NOT AN OFFICIAL DOCUMENT


CHRISTOPHE L. HUMPHRIES – Borrower


JENNIFER M. HUMPHRIES – Co-Mortgagor

WITNESS:

(Signature)

(Printed Name)

WITNESS:

(Signature)

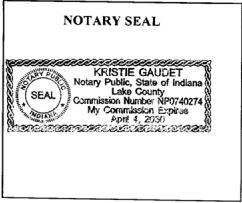
(Printed Name)


(Space Below This Line For Acknowledgments)

STATE OF INDIANA }
COUNTY OF Lake } SS

The foregoing instrument was acknowledged before me this 16 day of Feb, 2024

by CHRISTOPHER LAWRENCE HUMPHRIES AND JENNIFER M. HUMPHRIES, HUSBAND AND WIFE
(person acknowledging)




NOTARY SIGNATURE

(Printed Name)

Notary Public, Lake County, Indiana

My Commission Expires: 04-04-2030

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“EXHIBIT A”

Lot 31, except the Southerly 25 feet thereof by parallel lines, and Lot 32 except the Westerly 25 feet thereof by parallel lines, in block 5 in Country Club Second Addition “D” in the Town of Merrillville, as per plat thereof, recorded in Plat Book 31, Page 45, in the Office of the Recorder of Lake County, Indiana

TAX ID NO: 45-12-05-478-008.000-030