

2024-52:601  
08/12/2024 10:2 AM  
TOTAL FEES: 25.00  
BY: JAS  
PG #: 6  
RECORDED AS PRESENTED

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
GINA PIMENTEL  
RECORDER

After Recording Return To:  
First American Mortgage Solutions, LLC  
4795 Regent Blvd - MC-3007  
Irving, TX 75063

This Document Prepared By:  
Andrea Mills  
RoundPoint Mortgage Servicing LLC  
446 Wrenplace Road  
Fort Mill, SC 29715  
877-426-8805

Parcel Number: 45-07-34-403-033.000-006

[Space Above This Line For Recording Data] \_\_\_\_\_  
Original Recording Date: **June 27, 2014** Loan No: **2010146773**  
Original Loan Amount: **\$120,000.00** Investor Loan No: **0872682315**

## LOAN MODIFICATION AGREEMENT

(To a Fixed Interest Rate)

This Loan Modification Agreement (the "Agreement"), made and effective this 8th day of July, 2024, between **TH MSR HOLDINGS LLC BY: RoundPoint Mortgage Servicing LLC, its attorney in fact, whose address is 446 Wrenplace Road, Fort Mill, SC 29715** ("Lender") and **CHRISTINE H HARO** ("Borrower"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated **June 18, 2014**, in the original principal sum of U.S. **\$120,000.00** and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Rider(s), if any, dated the same date as the Note and recorded in **Instrument No: 2014 036949** and recorded on **June 27, 2014**, of the Official Records of **LAKE County, IN**. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at **320 N WRIGHT STREET, GRIFFITH, IN 46319**,  
(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, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Current Balance. As of **July 1, 2024**, the amount payable under the Note and the Security



\* 2 0 1 0 1 4 6 7 7 3 \*

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate)—Single Family—Freddie Mac  
UNIFORM INSTRUMENT  
8305 08/14



\* 7 7 7 8 + 2 9 \*

Form 5161

# NOT AN OFFICIAL DOCUMENT

Instrument (the "Unpaid Principal Balance") is U.S. \$129,999.86.

2. **Interest Rate.** 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 **4.990%**, beginning **July 1, 2024**, both before and after any default described in the Note. The yearly rate of **4.990%** will remain in effect until principal and interest is paid in full.
3. **Monthly Payments and Maturity Date.** Borrower promises to make monthly payments of principal and interest of U.S. \$625.99, beginning on the **1st** day of **August, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **July 1, 2064** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, Borrower will pay these amounts in full on the Maturity Date.
4. **Place of Payment.** Borrower must make the monthly payments at **446 Wrenplace Road, Fort Mill, SC 29715** or such other place as Lender may require.
5. **Partial Payments.** Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. **Property Transfer.** 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 given in accordance with Section 15 of the Security Instrument, 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 this Security Instrument without further notice or demand on Borrower.
7. **Compliance with Covenants.** 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.
8. **Additional Agreements.** I agree to the following:



\* 2 0 1 0 1 4 6 7 7 3 \*

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate) - Single Family - Freddie Mac  
UNIFORM INSTRUMENT  
8305 08/14



\* 7 7 7 8 + 2 9 \*

Form 5161

# NOT AN OFFICIAL DOCUMENT

That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless (i) a borrower or co-borrower is deceased; (ii) the borrower and co-borrower are divorced and the property has been transferred to one spouse in the divorce decree, the spouse who no longer has an interest in the property need not sign this Agreement (although the non-signing spouse may continue to be held liable for the obligation under the Loan Documents); or (iii) the Lender has waived this requirement in writing.

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 where 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.

In Witness Whereof, the Lender and I have executed this Agreement.

Christine H Haro  
CHRISTINE H HARO -Borrower

Date: 07/26/2024

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

State of Indiana Lake  
County of Lake

Before me, Thomasina Wilson, this 20 day of July, 2024,  
CHRISTINE H HARO, acknowledged the execution of the annexed mortgage.

Signature: Thomas H Haro

County of Residence: Lake

My Commission Expires on: 07-05-2031



\* 2 0 1 0 1 4 6 7 7 3 \*  
MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate)—Single Family—Freddie Mac  
UNIFORM INSTRUMENT  
8305 08/14



\* 7 7 7 8 + 2 9 \*  
Form 5161

# NOT AN OFFICIAL DOCUMENT

TH MSR HOLDINGS LLC BY: RoundPoint Mortgage Servicing LLC, its attorney in fact

By: Laurie Ruy (Seal) - Lender

Name: Laurie Ruy

Title: ~~Portfolio Manager~~ Agent

Date of Lender's Signature

(Space Below This Line For Acknowledgments)

State of ~~SOUTH CAROLINA~~ Pennsylvania  
County of ~~YORK~~ Allegheny

I, Matthew S. Darcangelo, a Notary Public in and for said state, (name/title of official) do hereby certify that

Laurie Ruy, the Agent ~~Portfolio Manager~~ of TH MSR HOLDINGS LLC BY: RoundPoint Mortgage Servicing LLC, its attorney in fact, personally appeared before me on this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and (where an official seal is required by law) official seal this the 2nd day of August, 2024

Matthew S. Darcangelo  
(signature of officer)

Matthew S. Darcangelo  
Type or Print Name of Notary

Notary Public, State of ~~South Carolina~~ Pennsylvania

My Commission Expires: 9/10/2026

Commonwealth of Pennsylvania - Notary Seal  
Matthew S. Darcangelo, Notary Public  
Allegheny County  
My commission expires September 10, 2026  
Commission number 1340136  
Member, Pennsylvania Association of Notaries



\* 2 0 1 0 1 4 6 7 7 3 \*  
MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate) - Single Family - Freddie Mac  
UNIFORM INSTRUMENT  
8305 08/14



\* 7 7 7 8 + 2 9 \*  
Form 5161

# 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.

Laurie Rux  
Signature

Laurie Rux  
Printed Name

This Document Prepared By:

Andrea Mills  
RoundPoint Mortgage Servicing LLC  
446 Wrenplace Road  
Fort Mill, SC 29715



\* 2 0 1 0 1 4 6 7 7 3 \*

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate)—Single Family—Freddie Mac

UNIFORM INSTRUMENT

8305 08/14



\* 7 7 7 8 \* 2 9 \*

Form 5161

3/04 (page 5 of 5)

## Exhibit "A"

Loan Number: 2010146773

Property Address: 320 N WRIGHT STREET, GRIFFITH, IN 46319

**Legal Description:**

THE FOLLOWING REAL ESTATE IN LAKE COUNTY IN THE STATE OF INDIANA, TO-WIT: THE REAL ESTATE COMMONLY KNOWN AS 320 N. WRIGHT STREET, GRIFFITH, IN 46319, AND LEGALLY KNOWN AS: LOT 16, GRIFFITH HIGH SCHOOL FIRST ADDITION TO THE TOWN OF GRIFFITH, AS SHOWN IN PLAT BOOK 33, PAGE 95, LAKE COUNTY, INDIANA. BEING THE SAME PARCEL AS THAT CONVEYED BY DEED TO MARIO A. HARO AND CHRISTINE H. HARO, HUSBAND AND WIFE FROM RICHARD G. MORRISON AND ELIZABETH A. ALEXANDER, A/K/A ELIZABETH A. MORRISON, DATED MARCH 15, 1993, RECORDED MARCH 23, 1993, IN INSTRUMENT NO. 93018067, IN THE AFORESAID LAND RECORDS. PARCEL ID/PROPERTY TAX ID: 45-07-34-403-033.000-006.



\* 2 0 1 0 1 4 6 7 7 3 \*

12338 06/18 Exhibit A Legal Description Attachment



\* 7 7 7 8 + 2 9 \*

Page 1 of 1