

After Recording Return To:
Outamation, Inc.
3940 CORAL RIDGE DR
CORAL SPRINGS, FL 33065

This Document Prepared By:
Antonia Coats
Outamation, Inc.
3940 CORAL RIDGE DR
CORAL SPRINGS, FL 33065
800-274-6600

Parcel Number: 45-12-28-183-015.000-030

_____[Space Above This Line For Recording Data]_____
Original Recording Date: June 02, 2022 Loan No: 0062779145
Original Loan Amount: \$265,109.00 Investor Loan No: 0232522452
MIN Number: 10105630000638687
FHA Case No.: 203703156-5551073

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 4th day of October, 2024, between EBONY T WILLIAMS whose address is 1225 W 89TH CT, MERRILLVILLE, IN 46410 ("Borrower") and LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC which is organized and existing under the laws of The United States of America, and whose address is 3637 Sentara Way, Virginia Beach, VA 23453 ("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 May 26, 2022 and recorded in Instrument No: 2022-522968 and recorded on June 02, 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

1225 W 89TH CT, MERRILLVILLE, IN 46410,
(Property Address)

the real property described being set forth as follows:
See Exhibit "A" attached hereto and made a part hereof;



HUD MODIFICATION AGREEMENT
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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, 2024**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$205,824.32**, 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 **November 1, 2024**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,223.39**, beginning on the **1st day of December, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **November 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.
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. 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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Ebony T Williams
EBONY T WILLIAMS -Borrower

Date: 11/6/24

[Space Below This Line For Acknowledgments]

State of Indiana
County of Lake

Before me, Angela J Smith, this 6 day of Nov, 2024, EBONY T WILLIAMS, acknowledged the execution of the annexed mortgage.

Signature: [Signature]

County of Residence: Lake

My Commission Expires on: 1/7/32

ANGELA J SMITH
Notary Public - Seal
Lake County - State of Indiana
Commission Number NP0753742
My Commission Expires Jan 7, 2032



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

By: Nicole P Manning (Seal) - Lender

Name: Nicole P Manning

Title: **Assistant Secretary**

NOV 22 2024

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 22 day of Nov., 2024, by Nicole P Manning, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

Samantha Antoniadou
(Signature of Notary Public - State of Florida)

Samantha Antoniadou

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



SAMANTHA ANTONIADES
Notary Public
State of Florida
Comm# HH593872
Expires 9/15/2028

Personally Known OR Produced Identification _____

Type of Identification Produced _____



HUD MODIFICATION AGREEMENT
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Mortgage Electronic Registration Systems, Inc - Nominee for Lender

NOV 22 2024

Name: Heather Bowen

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 22 day of Nov, 2024, by Heather Bowen, Assistant Secretary of Mortgage Electronic Registration Systems, Inc.


(Signature of Notary Public - State of Florida)
Samantha Antoniaides



SAMANTHA ANTONIAIDES
Notary Public
State of Florida
Comm# HH593872
Expires 9/16/2028

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

Personally Known OR Produced Identification _____

Type of Identification Produced _____



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
Outamation, Inc.
3940 CORAL RIDGE DR
CORAL SPRINGS, FL 33065



HUD MODIFICATION AGREEMENT
8300h 01/14

Exhibit "A"

Loan Number: **0062779145**

Property Address: **1225 W 89TH CT, MERRILLVILLE, IN 46410**

Legal Description:

APN #: 45-12-28-183-015.000-030

THE EAST ONE-HALF (1/2) OF LOT 505 IN SUNSET COVE OF SEDONA, A PLANNED UNIT DEVELOPMENT TO THE TOWN OF MERRILLVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 96 PAGE 81 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



* 0 0 6 2 7 7 9 1 4 5 *
12338 06/18 Exhibit A Legal Description Attachment



* 4 5 7 4 2 * 4 5 *
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