

2024-10-28 11:25:32 PM
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:
Outamation, Inc.
5401 N UNIVERSITY DR STE 104
CORAL SPRINGS, FL 33067

This Document Prepared By:
Antonia Coats
Outamation, Inc.
5401 N UNIVERSITY DR STE 104
CORAL SPRINGS, FL 33067
9546886445

Parcel Number: 45-12-20-356-004.000-030

[Space Above This Line For Recording Data] _____
Original Recording Date: December 06, 2019 Loan No: 0047003033
Original Loan Amount: \$279,202.00 Investor Loan No: 0235265650
FHA Case No.: 203703156-4337639

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 28th day of October, 2024, between FLOYD C BLACKMON and DESTINY GABRIELLE MATHIS whose address is 8348 TANEY LN, 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"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated October 30, 2019 and recorded in Instrument No: 2019-084577 and recorded on December 06, 2019, 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

8348 TANEY LN, MERRILLVILLE, IN 46410.
(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, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):



HUD MODIFICATION AGREEMENT
8300h 01/14

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1. As of **November 1, 2024**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$255,767.98**, 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 **7.000%**, from **November 1, 2024**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,589.42**, 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.
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



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entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

- 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.
- 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.

Floyd C. Blackmon
FLOYD C BLACKMON -Borrower

Date: 11/18/2024

Destiny Gabrielle Mathis

DESTINY GABRIELLE MATHIS is signing solely to acknowledge this document, but not to incur any personal liability for the debt.

Date: 11/18/2024

[Space Below This Line For Acknowledgments]

State of Indiana
County of Lake

Before me, Michelle D Alexander this 18th day of November, 2024, FLOYD C BLACKMON and DESTINY GABRIELLE MATHIS, acknowledged the execution of the annexed mortgage.

Signature: Michelle D Alexander

County of Residence: Lake

My Commission Expires on: October 05, 2030



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

By: Samantha Antoniades (Seal) - Lender

Name: Samantha Antoniades

Title: **Assistant Secretary**

11/22/24
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 Samantha Antoniades, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

Nicole Manning
(Signature of Notary Public - State of Florida)

Nicole Manning

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



Personally Known / OR Produced Identification _____

Type of Identification Produced _____



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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.
5401 N UNIVERSITY DR STE 104
CORAL SPRINGS, FL 33067



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EXHIBIT "A"

LOT 12 IN HERITAGE NORTH-PHASE TWO, ACCORDING TO THE PLAT THEREOF,
RECORDED JANUARY 4, 2016 IN PLAT BOOK 108 PAGE 79, IN THE OFFICE OF THE
RECORDER OF LAKE COUNTY, INDIANA.

Property address: 8348 Taney Lane, Merrillville, IN 46410
Tax Number: 45-12-20-356-004.000-030

Property of Lake County Recorder