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Investor Loan #4027892686

**LOAN MODIFICATION AGREEMENT**  
(Providing for Fixed Interest Rate)  
HNBI-0064569999

This Loan Modification Agreement ("Agreement"), made this 20th day of November, 2024, between JASON L HAYDEN ("Borrower"), Huntington National Bank ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated September 9, 2021 and recorded in Book or Liber Instrument Number 2021-527662, at page(s) , of the Records of Lake County State of 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

6815 Idaho Ave, Hammond, Indiana 46323,  
(Property Address)

the real property described being set forth as follows:

See Exhibit "A"

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 December 1, 2024, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$96,999.98, 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 3.875%, from December 1, 2024. Borrower promises to make monthly payments of principal and interest of U.S. \$397.89, beginning on the 1st day of January, 2025, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 3.875% will remain in effect until principal and interest are paid in full. If on December 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.

I affirm under penalties of perjury that I have taken reasonable care to redact each social security number in this document unless required by law.  
Printed Name: Paul Wasson

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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. 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, 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.
  - (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.
  - (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.
  - (g) Borrower promises to pay the debt evidenced by the Note and Security Instrument. Further, Borrower acknowledges and agrees that any election by Lender to accelerate the debt evidenced by the Note and Security Instrument and the requirement by Lender of immediate payment in full thereunder is revoked upon the first payment made under the Agreement; and, the Note and Security Instrument, as amended by the Agreement, are returned to installment status and the obligations under the Note and Security Instrument remain fully effective as if no acceleration had occurred.
  - (h) Borrower further agrees to execute or cause to be executed by counsel, if applicable, a stipulation (to be filed with the court in the foreclosure action), that the Lender's election to accelerate the debt evidenced by the Note and Security Instrument and requirement of immediate payment in full thereunder is revoked upon the first payment made under the Agreement and the debt evidenced by the Note and Security Instrument is decelerated at that time pursuant to New York General Obligations Law § 17-105, or other applicable law.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging .

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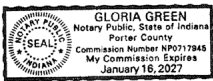
The Huntington National Bank-Lender (Seal)

JASON L HAYDEN-Borrower (Seal)  
12-3-24 Date

By: Sabrina L. Rucker-Vice-President, Date

-Borrower (Seal)  
Date

STATE OF INDIANA  
COUNTY OF LAKE, SS:



The foregoing instrument was acknowledged before me this 3<sup>rd</sup> day of December, 2024 by JASON L HAYDEN who is personally known to me or who has produced Driver's License as identification.

My commission expires: \_\_\_\_\_  
-Notary  
Public (Seal)

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_, SS:

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by \_\_\_\_\_ who is personally known to me or who has produced \_\_\_\_\_ as identification.

My commission expires: \_\_\_\_\_  
-Notary  
Public (Seal)

STATE OF OHIO  
COUNTY OF FRANKLIN, SS:

The foregoing instrument was acknowledged before me this 9 day of December, 2024 by Sabrina Rucker, Vice-President of The Huntington National Bank, a national banking association, on behalf of the association. He/She is personally known to me or has produced \_\_\_\_\_ as identification.

My commission expires: \_\_\_\_\_  
Public (Seal)  
TYRONE J THOMAS  
Notary Public, State of Ohio  
Commission #: 2015-RE-928719  
My Commission Expires 11-1-2028  
-Notary

This document was prepared by: Paul Wasson NMLS ID: 2390843  
The Huntington National Bank  
5555 Cleveland Ave.  
Columbus, Ohio 43231

[Space Below This Line for Acknowledgments]

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Loan Number: 0210607006

Date: SEPTEMBER 9, 2021

Property Address: 6815 IDAHO AVE.  
HAMMOND, INDIANA 46323

## EXHIBIT "A"

### LEGAL DESCRIPTION

SEE EXHIBIT A

LOTS FORTY-ONE (41) AND FORTY-TWO (42), IN BLOCK TWENTY-TWO (22), IN MANUFACTURER'S ADDITION TO HAMMOND, AS PER PLAT THEREOF, RECORDED IN PL ATBOOK 2, PAGE 24, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.