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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2005 047360

2005 JUN -9 AM 9:57

MICHAEL A. BROWN  
RECORDER

RECORDATION REQUESTED BY:  
HORIZON BANK, NATIONAL ASSOCIATION  
PORTAGE BRANCH (337)  
515 FRANKLIN STREET  
MICHIGAN CITY, IN 46360

WHEN RECORDED MAIL TO:  
HORIZON BANK, NATIONAL ASSOCIATION  
502 Franklin Square  
Michigan City, IN 46360

SEND TAX NOTICES TO:  
Miklos K. Cseri  
Yvonne L. Cseri  
9817 Prairie Avenue  
Highland, IN 46322

**Document is  
NOT OFFICIAL**

**THIS MODIFICATION OF MORTGAGE** dated May 25, 2005 is made and executed between Miklos K. Cseri and Yvonne L. Cseri, husband and wife, whose address is 9817 Prairie Avenue, Highland, IN 46322 (referred to below as "Grantor") and HORIZON BANK, NATIONAL ASSOCIATION, whose address is 515 FRANKLIN STREET, MICHIGAN CITY, IN 46360 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated November 17, 2004 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

recorded December 16, 2004 in Lake County Recorder's Office, as number 2004 106826.

**REAL PROPERTY DESCRIPTION.** The Mortgage covers the following described real property located in Lake County, State of Indiana:

Part of the Southeast Quarter of the Southeast Quarter of Section 28, Township 36 North, Range 9 West of the Second Principal Meridian, described as beginning at the Southeast corner of said Section 28; thence West along the South line of section 28, a distance of 165.55 feet; thence North a distance of 351.28 feet; thence East 165.52 feet to the East line of Section 28; thence South a distance of 351.23 feet to the point of beginning, in Lake County, Indiana.

The Real Property or its address is commonly known as 3145 45th Street, Highland, IN 46322.

**MODIFICATION.** Lender and Grantor hereby modify the Mortgage as follows:

to change the construction mortgage to a term mortgage maturing on May 25, 2010.

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE**

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MODIFICATION OF MORTGAGE  
(Continued)

AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 25, 2005.

GRANTOR:

X *Miklos K. Cseri*  
Miklos K. Cseri

X *Yvonne L. Cseri*  
Yvonne L. Cseri

LENDER:

HORIZON BANK, NATIONAL ASSOCIATION

X *D. Reese*  
Authorized Signer

Document is  
NOT OFFICIAL!  
INDIVIDUAL ACKNOWLEDGMENT  
This Document is the property of  
the Lake County Recorder!

STATE OF Indiana

COUNTY OF LaPorte

) SS  
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On this day before me, the undersigned Notary Public, personally appeared Miklos K. Cseri and Yvonne L. Cseri, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 25<sup>th</sup> day of May, 2005.

By *Constance J. German* Residing at *LaPorte County*

Notary Public in and for the State of Indiana My commission expires *Nov 12, 2006*



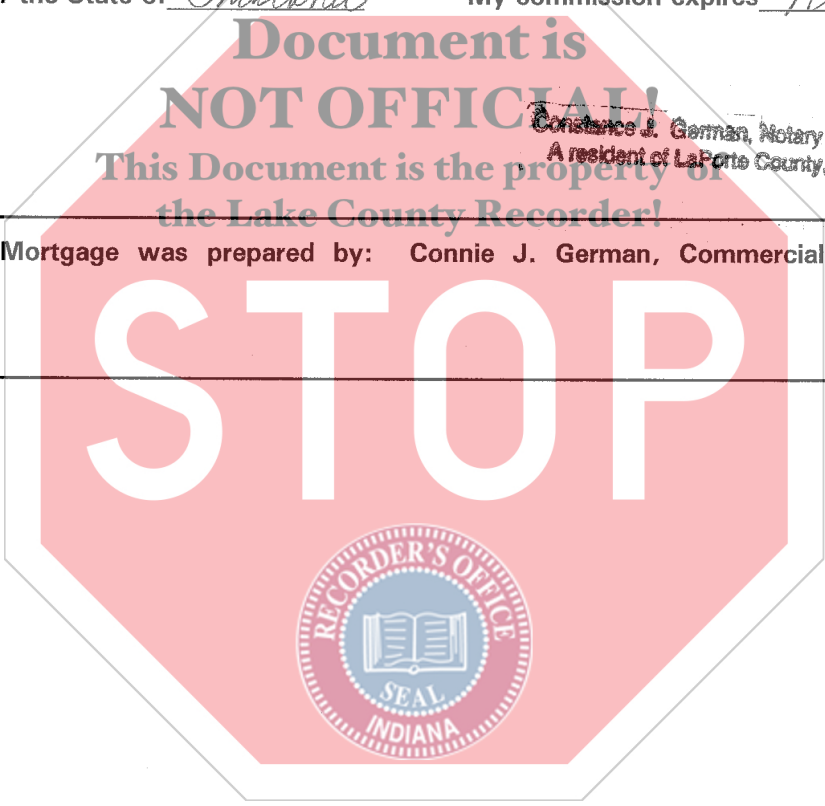
Constance J. German, Notary Public My commission expires  
A resident of LaPorte County, IN November 12, 2006

LENDER ACKNOWLEDGMENT

STATE OF Indiana )  
 ) SS  
COUNTY OF LaPorte )

On this 25<sup>th</sup> day of May, 2005, before me, the undersigned Notary Public, personally appeared S. LEASE and known to me to be the LOAN OFFICER, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Constance J. German Residing at LaPorte County  
Notary Public in and for the State of Indiana My commission expires Nov. 12, 2006



Constance J. German, Notary Public My commission expires:  
A resident of LaPorte County, IN November 12, 2006

This Modification of Mortgage was prepared by: Connie J. German, Commercial Loan Documentation Specialist