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2007-01-24 10:00:00
STATE OF INDIANA
LAKE COUNTY

RECORDATION REQUESTED BY:

State Farm Bank, F.S.B.
Bank Loan Center
One State Farm Plaza
Bloomington, IL 61710

~~WHEN RECORDED MAIL TO:~~

State Farm Bank, F.S.B.
P O Box 5961
Madison, WI 57305-0961



SEND TAX NOTICES TO:

JOHN W TOWNSEND
CATHERINE J TOWNSEND
3606 W 80TH LN
MERRILLVILLE, IN 46410

When recorded mail to:
First American Title Insurance
Lenders Advantage
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
Attn: Recording Coordinators

MODIFICATION OF MORTGAGE

11971055

THIS MODIFICATION OF MORTGAGE dated May 1, 2007, is made and executed between JOHN W TOWNSEND and CATHERINE J TOWNSEND, as Husband and Wife (referred to below as "Grantor") and State Farm Bank, F.S.B., whose address is One State Farm Plaza, Bloomington, IL 61710 (referred to below as "Lender").

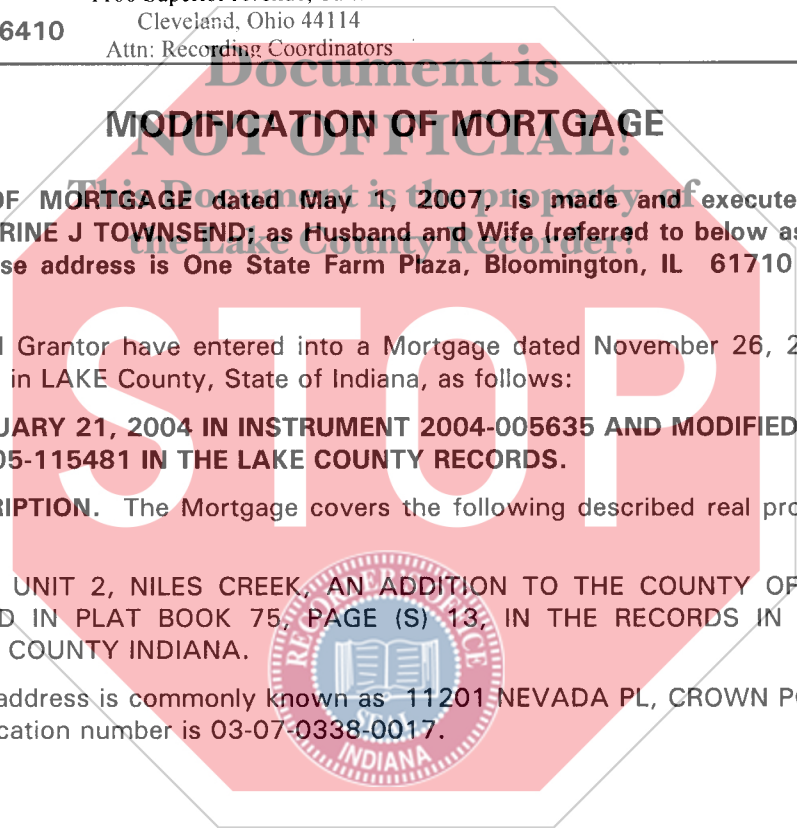
MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 26, 2003 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

RECORDED ON JANUARY 21, 2004 IN INSTRUMENT 2004-005635 AND MODIFIED DECEMBER 30, 2005 IN INSTRUMENT 2005-115481 IN THE LAKE COUNTY RECORDS.

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

LOT NUMBERED 39 UNIT 2, NILES CREEK, AN ADDITION TO THE COUNTY OF LAKE AS PER PLAT THEREOF RECORDED IN PLAT BOOK 75, PAGE (S) 13, IN THE RECORDS IN THE OFFICE OF THE RECORDER OF LAKE COUNTY INDIANA.

The Real Property or its address is commonly known as 11201 NEVADA PL, CROWN POINT, IN 46307. The Real Property tax identification number is 03-07-0338-0017.



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**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 8523446559

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

PRINCIPAL INCREASE OF \$5,000. The lien of this Mortgage shall not exceed at any one time \$250,000. THE MATURITY DATE OF THIS MORTGAGE WILL BE JUNE 1, 2014.

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 AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 1, 2007.

GRANTOR:

x *John W Townsend*
JOHN W TOWNSEND

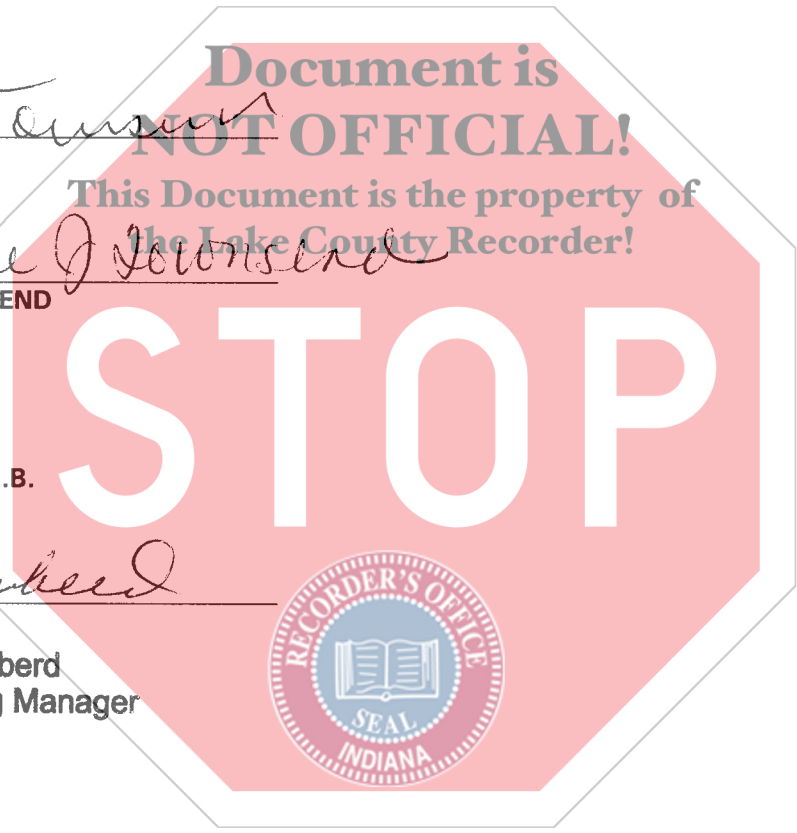
x *Catherine J Townsend*
CATHERINE J TOWNSEND

LENDER:

STATE FARM BANK, F.S.B.

x *Janis Humberd*
Authorized Signer

Janis Humberd
Loan Accounting Manager



MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this day before me, the undersigned Notary Public, personally appeared JOHN W TOWNSEND and CATHERINE J TOWNSEND, as Husband and Wife, 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 1st day of May, 2007.
By Lemora G. Duggan Residing at Lake County
Notary Public in and for the State of Indiana My commission expires 2-18-2011

Document is
NOT OFFICIAL!
LENDER ACKNOWLEDGMENT!

This Document is the property of
The Lake County Recorder!

STATE OF Missouri)
) SS
COUNTY OF St. Louis)

"NOTARY SEAL"
Yvette A. Wheeler, Notary Public
St. Louis County, State of Missouri
My Commission Expires 10/23/2009
Commission Number 05786794

On this 9 day of May, 2007, before me, the undersigned Notary Public, personally appeared SARIS Humbert and known to me to be the Loan Accounting Manager, 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 Yvette A Wheeler Residing at St. Louis County
Notary Public in and for the State of Missouri My commission expires 10-23-2009

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 (SYLVIA CHANDLER, HOME EQUITY REPRESENTATIVE).

**MODIFICATION OF MORTGAGE
(Continued)**

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This Modification of Mortgage was prepared by: SYLVIA CHANDLER, HOME EQUITY REPRESENTATIVE

TOWNSEND
11971055
FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT

