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Return To:
National City Mortgage
PO Box 8800
Dayton, OH 45401-8800

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MODIFICATION AGREEMENT

LOAN NO. 4677169
Assessor's Parcel No.:

MODIFICATION AGREEMENT, made May 17, 2007, between National City Mortgage, A Subsidiary of National City Bank (the "Mortgagee") of 3232 Newmark Drive, Miamisburg, OH 45342, and Richard Roark and Michele Roark, Husband and Wife (the "Mortgagor") of 16005 South Lakeview, Lowell, IN 46356.

RECITALS:

A. The Mortgagee is the holder of a certain note made and delivered to the Mortgagee by the Mortgagor and dated June 5, 2006, in the amount of One Hundred Fourteen Thousand and 00/100 Dollars (U.S.\$114,000.00) (the "Note"); and

B. The Note is secured by a certain real estate mortgage of even date with the Note and recorded June 9, 2006, as Document Number 2006 049230, in the office of the Recorder for Lake County, State of Indiana (the "Mortgage"), on the real property described on Exhibit A attached hereto (the "Mortgaged Premises"); and

C. The Mortgagor and Mortgagee wish to modify the Note or the Mortgage, or both, without the necessity of rewriting the Note and the Mortgage.

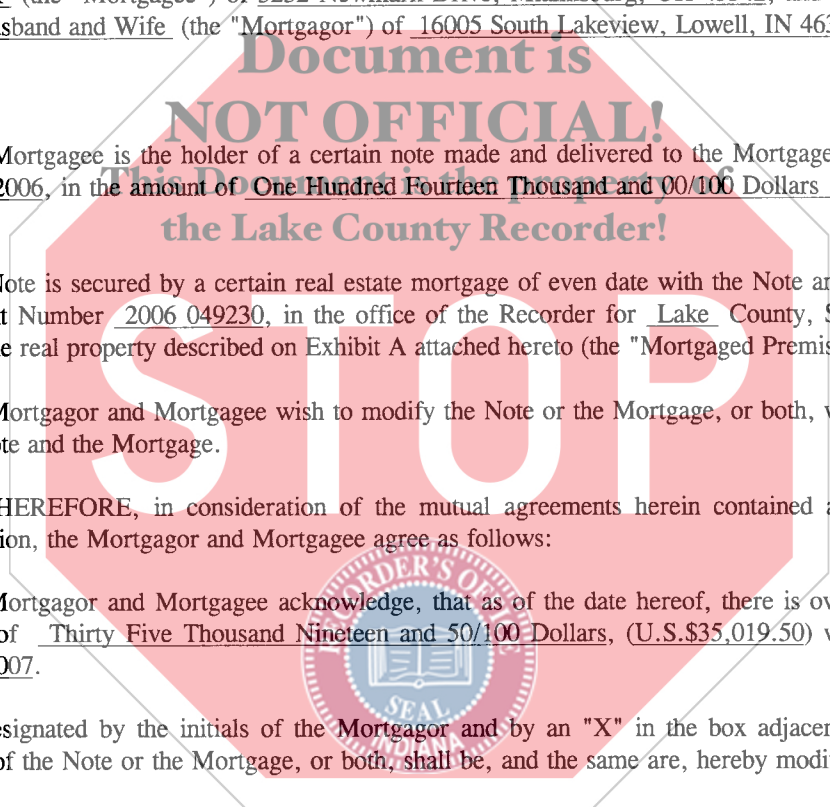
NOW, THEREFORE, in consideration of the mutual agreements herein contained and other good and valuable consideration, the Mortgagor and Mortgagee agree as follows:

1. The Mortgagor and Mortgagee acknowledge, that as of the date hereof, there is owing upon the Note, the principal sum of Thirty Five Thousand Nineteen and 50/100 Dollars, (U.S.\$35,019.50) with interest thereon from March 31, 2007.

2. As designated by the initials of the Mortgagor and by an "X" in the box adjacent, it is agreed that, certain provisions of the Note or the Mortgage, or both, shall be, and the same are, hereby modified and amended as so indicated:

TICOR TITLE INSURANCE
926064307

(FIX-MA)



#22
TI
CA

MODIFICATION DATE

As of __, 20__, and upon receipt of the payment due that day, certain provisions of the Note or the Mortgage, or both, shall be and the same are modified and amended as so indicated:

MR RJR A of the date hereof, certain provisions of the Note or the Mortgage or both, shall be and the same are, hereby modified and amended as so indicated:

MODIFICATION OF NOTE

MR RJR AMOUNT OF NOTE. The principal balance of the Note is increased by adding thereto the sum of Thirty One Thousand Six Hundred and 00/100 Dollars (U.S.\$31,600.00) making the new principal balance One Hundred Forty Five Thousand Six Hundred and 00/100 Dollars (U.S.\$145,600.00).

INTEREST RATE. Effective __, 20 __, the interest rate of __ percent (__ %) per annum is modified to percent (__ %) per annum. Interest shall never exceed the maximum rate permitted by law to be charged to the Mortgagor by the Mortgagee.

MR RJR MONTHLY INSTALLMENT. The monthly installments of Seven Hundred Eighty Seven and 37/100 Dollars (U.S.\$787.37) is modified to One Thousand Five and 63/100 Dollars (U.S.\$1,005.63) principal and interest.

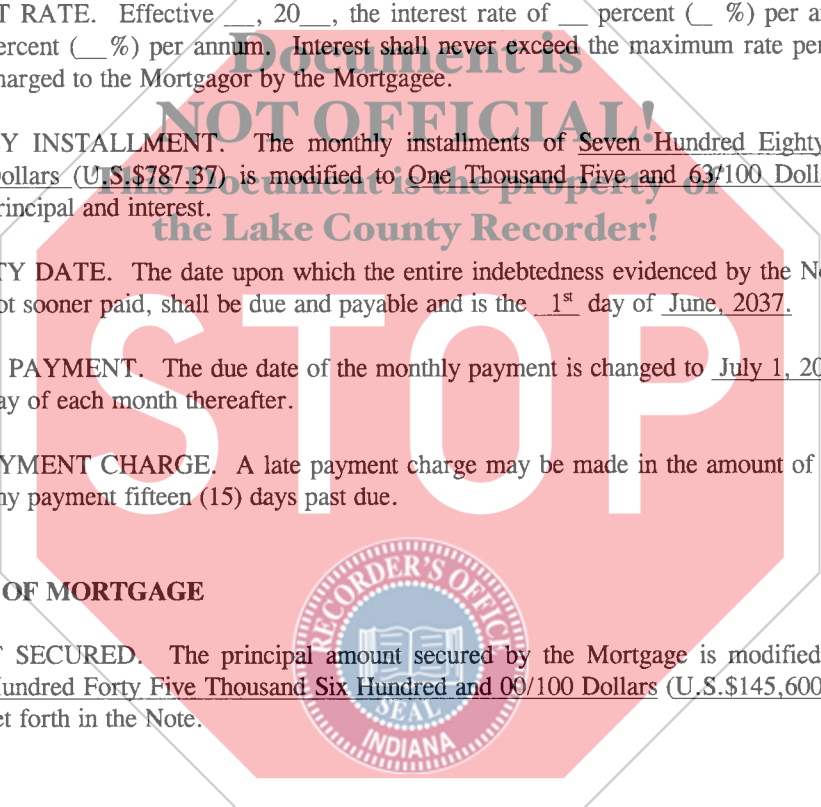
MATURITY DATE. The date upon which the entire indebtedness evidenced by the Note and Mortgage, if not sooner paid, shall be due and payable and is the 1st day of June, 2037.

DATE OF PAYMENT. The due date of the monthly payment is changed to July 1, 2007, and on the same day of each month thereafter.

LATE PAYMENT CHARGE. A late payment charge may be made in the amount of __ percent (__ %) of any payment fifteen (15) days past due.

MODIFICATION OF MORTGAGE

MR RJR AMOUNT SECURED. The principal amount secured by the Mortgage is modified to the sum of One Hundred Forty Five Thousand Six Hundred and 00/100 Dollars (U.S.\$145,600.00), plus interest as set forth in the Note.



MODIFICATION - OTHER

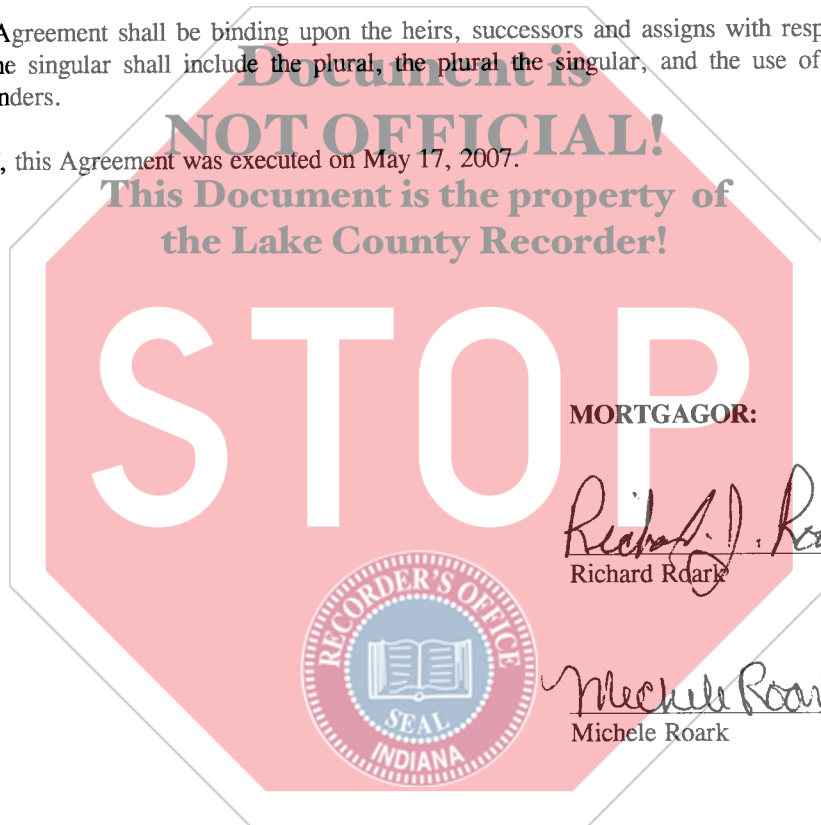
The Note or Mortgage, or both, are further modified as follows:

3. The parties agree that the Note and the Mortgage, including such changes, modifications, and amendments as are herein contained, are in full force and effect with respect to each and every term and provision thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Premises. Nothing contained herein shall in any way impair the Note or the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or effect any provision, term, condition or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties or remedies under the Note and the Mortgage, it being the intent of the parties that the terms and provisions thereof shall continue in full force and effect, except as specifically modified hereby.

4. If Mortgagor consists of two or more persons, the liability of such persons hereunder shall be joint and several.

5. This Agreement shall be binding upon the heirs, successors and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

In witness whereof, this Agreement was executed on May 17, 2007.



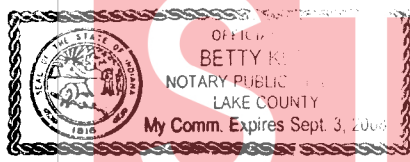
MORTGAGOR:

Richard J. Roark 5-19-07
Richard Roark Date

Michele Roark 5-19-07
Michele Roark Date

State of IN)
County of LAKE)

On this 19th day of May, 2007, before me, Betty Kerbs, Notary Public, personally appeared Richard Roark and Michele Roark, Husband and Wife, personally known to me/proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



Betty Kerbs
Notary Public
LAKE County, IN
My commission expires: 9/3/2008



MORTGAGEE:

National City Mortgage, A Subsidiary of
National City Bank

By: Elaine M. Ruble
Elaine M. Ruble

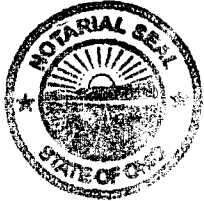
Its: Senior Modification Technician

State of OHIO)

County of MONTGOMERY)

On this 17th day of May, 2007, before me, April Scheidig, Notary Public, the undersigned officer personally appeared before me, who acknowledged himself to be the Senior Modification Technician of National City Mortgage, A Subsidiary of National City Bank, a corporation, and that he, as such Elaine M. Ruble, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as Senior Modification Technician.

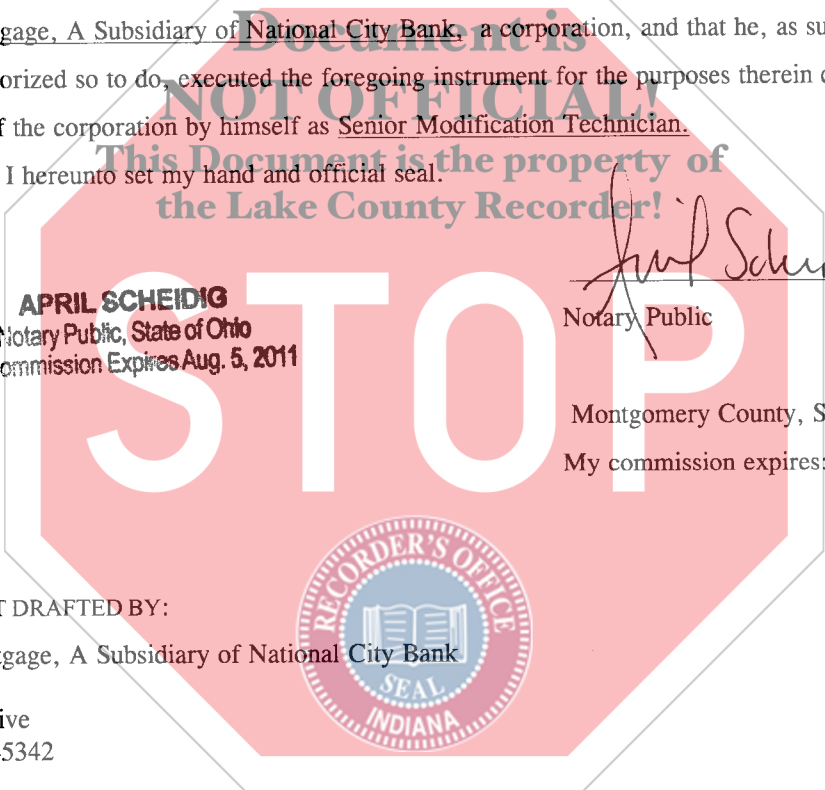
In witness whereof I hereunto set my hand and official seal.



APRIL SCHEIDIG
Notary Public, State of Ohio
My Commission Expires Aug. 5, 2011

April Scheidig
Notary Public

Montgomery County, State of Ohio
My commission expires: _____



THIS INSTRUMENT DRAFTED BY:

National City Mortgage, A Subsidiary of National City Bank
April Scheidig
3232 Newmark Drive
Miamisburg, OH 45342

EXHIBIT A
TO
MODIFICATION AGREEMENT

Description of Real Estate

LOTS 1, 2 AND 3, IN BLOCK 5, IN DALECARLIA, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 22, PAGE 18, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

