2007 100450

STATE OF IMDIANA LAKE COUNTY FILED FOR RECORD

2007 DEC 27 AN 8: 39

MICHAEL A. BROWN RECORDER

RECORDATION REQUESTED BY:

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

When recorded mail to:

FIRST AMERICAN TITLE INSURANCE

LENDERS ADVANTAGE

1100 SUPERIOR AVENUE, SUITE 200

CLEVELAND, OHIO 44114

ATTN: FT1120

SEND TAX NOTICES TO: LEMORA DUGGAN 624 S COURT ST CROWN POINT, IN 46307

### MODIFICATION OF MORTGAGE

F35590539

THIS MODIFICATION OF MORTGAGE dated December 12, 2007, is made and executed between LEMORA DUGGAN; a Single Person (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 February 21, which has been recorded in LAKE County, State of Indiana, as follows:

RECORDED ON 03-15-2005 IN THE AMOUNT OF \$50,000.00 AS DOCUMENT NO. 2005 019337, IN THE LAKE COUNTY RECORDS.

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 624 S COURT ST, CROWN POINT, IN 46307. The Real Property tax identification number is 003 23-09-0354-0032.

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

PRINCIPAL INCREASE OF \$35,000.00. THE LIEN OF THIS MORTGAGE SHALL NOT EXCEED AT ANY

25° 2230° 2

## MODIFICATION OF MORTGAGE (Continued)

Loan No: 08523098844

ONE TIME \$85,000.00. THE MATURITY DATE OF THIS MORTGAGE WILL BE 01-30-2015.

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 DECEMBER 12, 2007.

**GRANTOR:** 

YEMORA DUGGAN

NOT OFFICIAL

LENDER:

This Document is the property of

the Lake County Recorder!

STATE FARM BANK, F.S.B.

Authorized Signer
Janis Humberd

Loan Accounting Manager



## MODIFICATION OF MORTGAGE

(Continued) Page 3 Loan No: 08523098844 INDIVIDUAL ACKNOWLEDGMENT STATE OF INDIANA ) SS COUNTY OF Lake ) On this day before me, the undersigned Notary Public, personally appeared LEMORA DUGGAN, a Single Person, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_  $\underline{December}$  , 20  $\underline{O}$   $\underline{>}$ Residing at <u>人々人</u> と Andrea WISOR Notary Public in and for the State of 1001ANA My commission expires 2-23-08 Document is LENDER ACKNOWLEDGMENT This Document is the property of COUNTY OF , 20 // before me, the undersigned and known to me to be the \_ Notary Public, personally appeared c, personally appeared and known to me to be the \_\_\_\_\_\_, authorized agent for State Farm Bank, F.S.B. that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of State Farm Bank, F.S.B., duly authorized by State Farm Bank, F.S.B. 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 in fact executed this said instrument on behalf of State Farm Bank, F.S.B..

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 (MARY KOZIATEK, HOME EQUITY REPRESENTATIVE).

Notary Public in and for the State of NOIANA My commission expires 2-23-08

By (endua) wester

Residing at / hake

# MODIFICATION OF MORTGAGE (Continued)

Loan No: 08523098844 (Continued) Page 3

INDIVIDUAL A	CKNOWLEDGMENT	
STATE OF	1	
	) SS	
COUNTY OF		
On this day before me, the undersigned Notary Person, to me known to be the individual described acknowledged that he or she signed the Modification and purposes therein mentioned.	d in and who executed the Mod	diffication of Mortgage, and
Given under my hand and official seal this	day of	, 20
Ву	Residing at	
Notary Public in and for the State of	My commission expires_	
Docu	ment is	
LENDER AC	KNOWLEDGMENT	
STATE OF MISSOURI the Lake Co	) ss	Notary Public – Notary Seal STATE OF MISSOURI St. Louis County Commission Number 07269762 Commission expires Sept. 19, 2011
On this	and known to me and voluntary act and deed of State board of directors or otherwise, the is authorized to execute this	fore me, the undersigned to be the Loan Accounting in and foregoing instrument ate Farm Bank, F.S.B., duly for the uses and purposes said instrument and in fact

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 (MARY KOZIATEK, HOME EQUITY REPRESENTATIVE).

Loan No: 08523098844

This Modification of Mortgage was prepared by: MARY KOZIATEK, HOME EQUITY REPRESENTATIVE



#### **EXHIBIT "A"**

#### **LEGAL DESCRIPTION**

A PARCEL OF LAND SITUATED IN THE STATE OF INDIANA, COUNTY OF LAKE, WITH A STREET LOCATION ADDRESS OF 624 S ST COURT; CROWN POINT, IN 46307 CURRENTLY OWNED BY DUGGAN LEMORA HAVING A TAX IDENTIFICATION NUMBER OF 23-09-0354-0032 AND FURTHER DESCRIBED AS PT. SE. SW. '200X50X213.33X52.38 FT. E. OF COURT ST. S.8 T.34 R.8 .24A.

23-09-0354-0032 624 S ST COURT; CROWN POINT, IN 46307

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