

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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2008 016159

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MICHAEL A. BROWN  
RECORDER

FIFTH THIRD BANK (WESTERN MICHIGAN)  
ATTN: 1MOB1R EQUITY LENDING DEPARTMENT  
1850 EAST PARIS GRAND RAPIDS, MI 49546

4



Loan Number: XXXXXX6978++

Mortgage Modification Document *13987714*

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this February 15, 2008 between  
KAREN R. SKINNER, SOLE TRUSTEE OR HER SUCCESSORS IN TRUST UN  
DER THE KAREN R. SKINNER LIVING TRUST, DATED JANUARY 27, 1999

Document is  
NOT OFFICIAL!

Whose address is: 1643 CANARY LN, LOWELL, IN, 46356-0000.  
("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust,  
or Deed to Secure Debt (the "Security Instrument"), dated *7-15-2002* and recorded in the Book or Liber *NA*  
at page(s) *NA*, or with instrument number *2002-067867* of the Public Records of LAKE County,  
which covers the real and personal property located at:

1643 CANARY LANE LOWELL, IN 46356-0000

the real property described being set forth as follows:

See Attached Exhibit A

In consideration of the mutual promises and agreements exchanged, the Grantor and Lender hereto agree as follows  
(notwithstanding anything to the contrary contained in the Note or Security Instrument):

**Future Advances:** Specifically, without limitation, the Security Instrument secures, in addition to the amounts specified in  
the Note, all future amounts Lender in its discretion may loan to Grantor within twenty (20) years of the date of this  
Mortgage, together with all interest therein; however in no event shall future advances (excluding interest) exceed in the  
aggregate of \$ 29,700.00

**Continuing Validity:** Except as expressly modified above, the terms of the original Security Instrument shall remain  
unchanged and in full force and effect and are legally 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 Security  
Instrument as changed above nor obligate Lender to make any future modifications. Nothing in the Modification shall  
constitute a satisfaction of the note, credit agreement or other evidence of indebtedness. It is the intention of Lender to  
retain as liable all parties to the Security Instrument unless a party is expressly released by Lender in writing. If any  
person who signed the original Security Instrument 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.

*21-*  
*LP*  
*2.00*  
*OV*

*dk*  
*2796694*

09977527

MMIN 11/07

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED February 15, 2008

Signed, sealed and delivered in the presence of:

Karen R. Skinner (Seal)  
KAREN R. SKINNER, Trustee

Witness \_\_\_\_\_

Witness \_\_\_\_\_

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

Signed, sealed and delivered in the presence of:

FIFTH THIRD BANK

Shannon L. Smith (Seal)  
Authorized Signer - Title  
Shannon L. Smith, Personal Banker

Witness \_\_\_\_\_

Witness \_\_\_\_\_

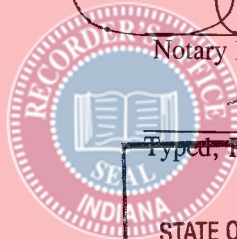
STATE OF INDIANA  
COUNTY OF LAKE

The foregoing instrument was acknowledged before me this February 15, 2008 of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

by Shannon L. Smith, Personal Banker (Title)

and who is personally known to me.

(Seal)



Notary Public

Teresa L. Peron

Typed, TERESA L. PERON Name  
NOTARY PUBLIC  
SEAL  
STATE OF INDIANA - COUNTY OF LAKE  
MY COMMISSION EXPIRES MAY 21, 2011

[Space Below This Line For Notary Acknowledgment]

STATE OF INDIANA,

*Lake* County ss:

On this 15th DAY OF February, 2008, before me, the undersigned, a Notary Public in and for said County, personally appeared

KAREN R. SKINNER, SOLE TRUSTEE OR HER SUCCESSORS IN TRUST UNDER THE KAREN R. SKINNER LIVING TRUST, DATED JANUARY 27, 1999

and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

My Commission Expires:

TERESA L. PERON  
NOTARY PUBLIC  
SEAL  
STATE OF INDIANA - COUNTY OF LAKE  
MY COMMISSION EXPIRES MAY 21, 2011

*Teresa L. Peron*

Notary Public  
County of Residence: *LAKE*

This instrument was prepared by

*Mary Meek*

FIFTH THIRD BANK (WESTERN MICHIGAN)  
1850 EAST PARIS GRAND RAPIDS, MI 49546



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.

*Shannon L. Smith*  
(Shannon L. Smith)

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EXHIBIT A

A PARCEL OF LAND LOCATED IN THE TOWN OF LOWELL, COUNTY OF LAKE, STATE OF INDIANA, AND KNOWN AS:

BEING LOT NUMBER 88 BLOCK 3 IN EASTDALE ESTATES UNIT 4 AS SHOWN IN THE RECORDED PLAT/MAP THEREOF IN BOOK 70 PAGE 11 OF LAKE COUNTY RECORDS.

Permanent Parcel Number: 17-04-0134-0006  
KAREN R. SKINNER, SOLE TRUSTEE OR HER SUCCESSORS IN TRUST UNDER THE  
KAREN R. SKINNER LIVING TRUST, DATED JANUARY 27, 1999

1643 CANARY LANE, LOWELL IN 46356  
Loan Reference Number : 09977527/23/04723/FAM  
First American Order No: 13987714  
Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE

