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STATE OF MICHIGAN
LAKE COUNTY
PUBLIC RECORDS

Record to:

2008 042049

2008 JUN -9 PM 2:59

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

NICHOLE A. BROWN
RECORDER

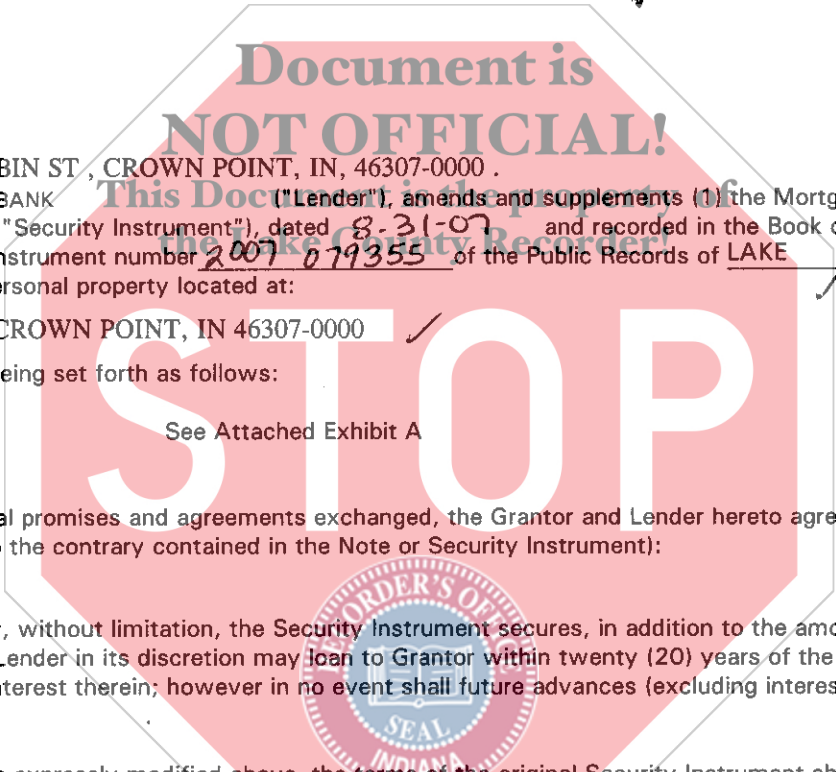


Loan Number: XXXXXX0984 + +

Mortgage Modification Document

37197374

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this May 9, 2008 between
CALEB S. JOHNSON AND LEAH JOHNSON, HUSBAND AND WIFE



Whose address is: 8221 DURBIN ST, CROWN POINT, IN, 46307-0000 .
("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust,
or Deed to Secure Debt (the "Security Instrument"), dated 8-31-07 and recorded in the Book or Liber NA
at page(s) NA, or with instrument number 2007 079355 of the Public Records of LAKE County,
which covers the real and personal property located at:

8221 DURBIN STREET CROWN POINT, IN 46307-0000

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 \$ 57,800.00

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.

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED May 9, 2008

Signed, sealed and delivered in the presence of:

Caleb S. Johnson (Seal) ✓
CALEB S. JOHNSON

Witness

Leah Johnson (Seal) ✓
LEAH JOHNSON

Witness

_____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

Signed, sealed and delivered in the presence of:

FIFTH THIRD BANK

Document is NOT OFFICIAL

Daniel Mitchell (Seal)
Authorized Signer - Title

Witness

This Document is the property of the Lake County Recorder!

Witness

STATE OF INDIANA
COUNTY OF LAKE

The foregoing instrument was acknowledged before me this May 9, 2008
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

by Daniel Mitchell, Vice President
(Title)

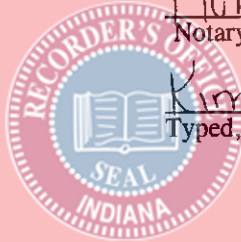
and who is personally known to me.

(Seal)

Kimberly J. Pietraszak
Notary Public

Kimberly J. Pietraszak
Typed, Printed or Stamped Name

KIMBERLY J. PIETRASZAK
NOTARY PUBLIC
SEAL
STATE OF INDIANA - COUNTY OF JASPER
MY COMMISSION EXPIRES SEPT. 15, 2013



[Space Below This Line For Notary Acknowledgment]

STATE OF INDIANA, Lake County ss:

On this 9th DAY OF May, 2008, before me, the undersigned, a Notary Public in and for said County, personally appeared CALEB S. JOHNSON AND LEAH JOHNSON, HUSBAND AND WIFE ✓

and acknowledged the execution of the foregoing instrument.
WITNESS my hand and official seal.

My Commission Expires: September 15, 2013

**KIMBERLY J. PIETRASZAK
NOTARY PUBLIC
SEAL
STATE OF INDIANA - COUNTY OF JASPER
MY COMMISSION EXPIRES SEPT. 15, 2013**

Kimberly J. Pietraszak
Notary Public
County of Residence: Jasper

This instrument was prepared by
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.

Joe Varney
Jill Varney

MM11 11/07

EXHIBIT A

SITUATED IN THE COUNTY OF LAKE AND STATE OF INDIANA:

LOT 5 IN MCFARLANDS ACRES ADDITION TO LAKE COUNTY, INDIANA,
AS SHOWN IN PLAT BOOK 39 PAGE 105, IN THE OFFICE OF THE
RECORDER OF LAKE COUNTY, INDIANA.

Permanent Parcel Number: 20-13-0245-0005
CALEB S. JOHNSON AND LEAH JOHNSON, HUSBAND AND WIFE

8221 DURBIN STREET, CROWN POINT IN 46307
Loan Reference Number : 10485137/23/23626/FAM
First American Order No: 37197374
Identifier: f/L/FIRST AMERICAN LENDERS ADVANTAGE



JOHNSON
37197374

FIRST AMERICAN ELS
MODIFICATION AGREEMENT

