

4

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2008 046366

2008 JUN 26 AM 8:39

MICHAEL A. BROWN
RECORDER

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



Loan Number: XXXXXX0915++

Mortgage Modification Document

37481002

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this June 4, 2008 between
RICHARD B. DEMERSE AND LOIS DEMERSE, HUSBAND AND WIFE

Whose address is: 1409 W 76TH AV, MERRILLVILLE, IN, 46410-0000.
("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust,
or Deed to Secure Debt (the "Security Instrument"), dated 7-11-2001 and recorded in the Book or Liber N/A
at page(s) N/A, or with instrument number 200162006 of the Public Records of LAKE County,
which covers the real and personal property located at:

1409 W 76TH AVE MERRILLVILLE, IN 46410-0000
the real property described being set forth as follows:

See Attached Exhibit A

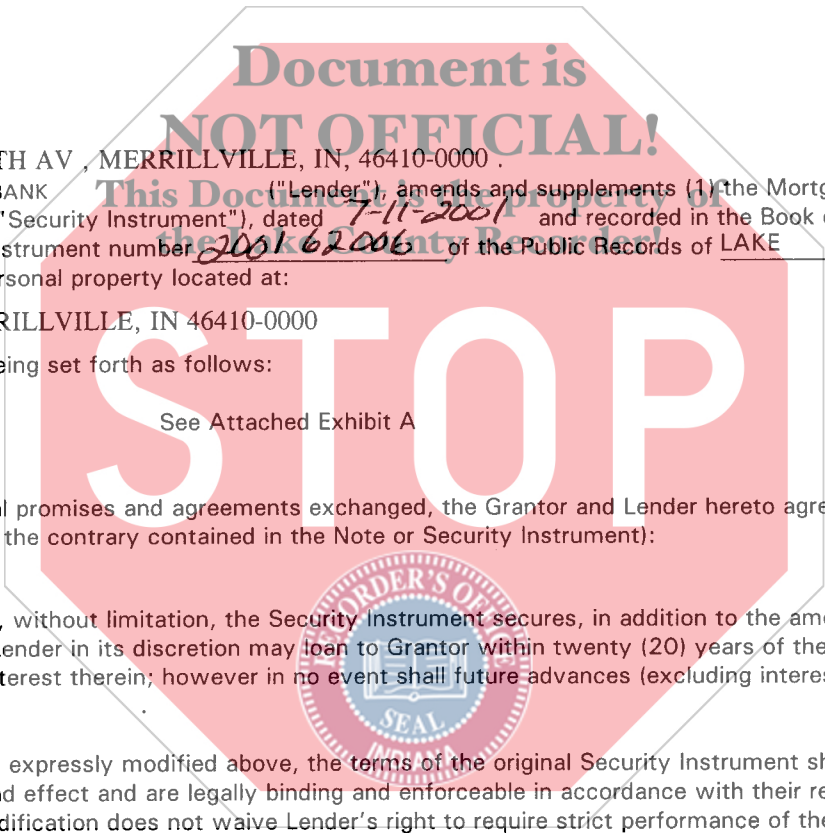
In consideration of the mutual promises and agreements exchanged, the Grantor and Lender hereto agree as follows
(notwithstanding anything to the contrary contained in the Note or Security Instrument):

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 \$ 48,200.00

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.

10607611

MMIN 11/07



311 21-
3766
AB

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED June 4, 2008

Signed, sealed and delivered in the presence of:

Richard B Demerse (Seal)
RICHARD B. DEMERSE

Witness

Lois Demerse (Seal)
LOIS DEMERSE

Witness

_____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

Signed, sealed and delivered in the presence of:

FIFTH THIRD BANK

Document is NOT OFFICIAL

Authorized Signer - Title

Jeff Mesler (Seal)
Jeff Mesler

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 June 4, 2008
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

by Danielle Lidster
Registered Professional
(Title)

and who is personally known to me.

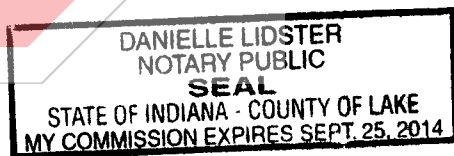
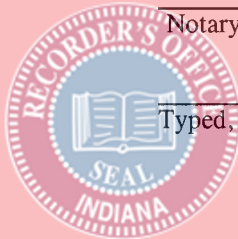
Notary Public

Danielle Lidster

(Seal)

Typed, Printed or Stamped Name

Danielle Lidster



[Space Below This Line For Notary Acknowledgment]

STATE OF INDIANA,

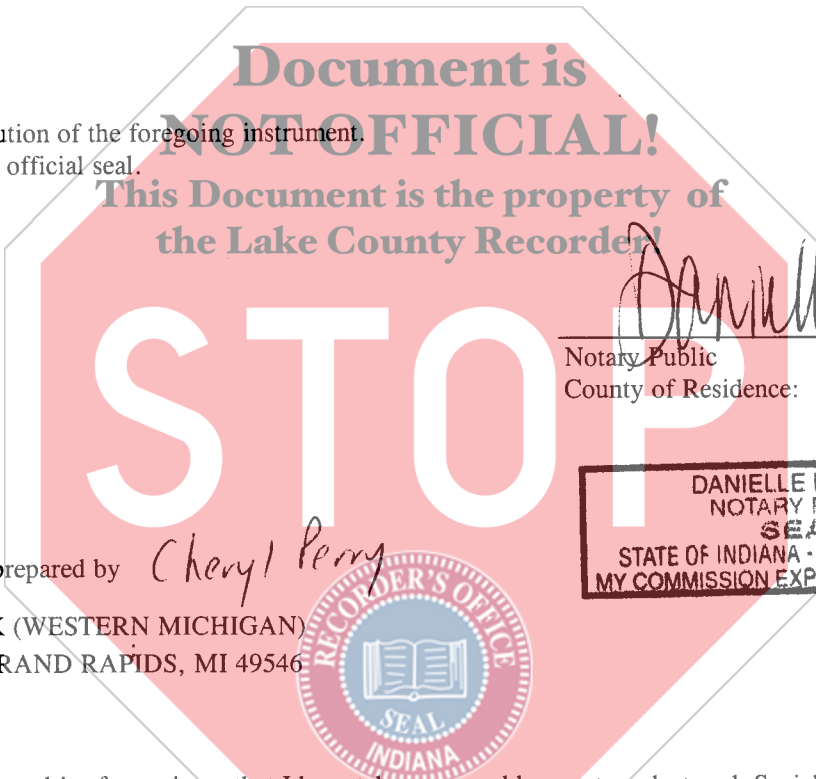
Lake

County ss:

On this 4th DAY OF June, 2008, before me, the undersigned, a Notary Public in and for said County, personally appeared RICHARD B. DEMERSE AND LOIS DEMERSE, HUSBAND AND WIFE

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

My Commission Expires:



Danielle Lidster

Notary Public
County of Residence:

DANIELLE LIDSTER
NOTARY PUBLIC
SEAL
STATE OF INDIANA - COUNTY OF LAKE
MY COMMISSION EXPIRES SEPT. 25, 2014

This instrument was prepared by *Cheryl Perry*
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.

Deb Nelson

MMI1 11/07

10607611

EXHIBIT A

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

BEING LOT NUMBER 257 IN SAVANNAH RIDGE UNIT NO. 7 AS SHOWN IN THE RECORDED PLAT/MAP THEREOF IN PLAT BOOK 72 PAGE 85 OF LAKE COUNTY RECORDS.

Permanent Parcel Number: 08-15-0612-0015
RICHARD B. DEMERSE AND LOIS DEMERSE, HUSBAND AND WIFE

1409 WEST 76TH AVENUE, MERRILLVILLE IN 46410
Loan Reference Number : 10607611/23/04722/FAM
First American Order No: 37481062
Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE

DEMERSE
37481062

FIRST AMERICAN
MODIFICATION AGREEMENT



NOT OFFICIAL!

This Document is the property of
the Lake County Recorder!

STOP



WHEN RECORDED, RETURN TO:
EQUITY LOAN SERVICES, INC.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING-FACT