

4

2008 058350

FILED FOR RECORD  
2008 AUG 15 AM 9:45  
MICHAEL A. BROWN  
RECORDER

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



Loan Number: XXXXXX0996++

Mortgage Modification Document

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this July 31, 2008 between HIMANSHU DOSHI AND PARUL DOSHI, HUSBAND AND WIFE

DOSHI  
38469765 IN  
FIRST AMERICAN ELS  
MODIFICATION AGREEMENT

Whose address is: 648 KILLARNEY DR, DYER, IN, 46311-0000 ("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated 5-22-08 and recorded in the Book or Liber NA at page(s) NA, or with instrument number 2008 642054 of the Public Records of LAKE County, which covers the real and personal property located at:

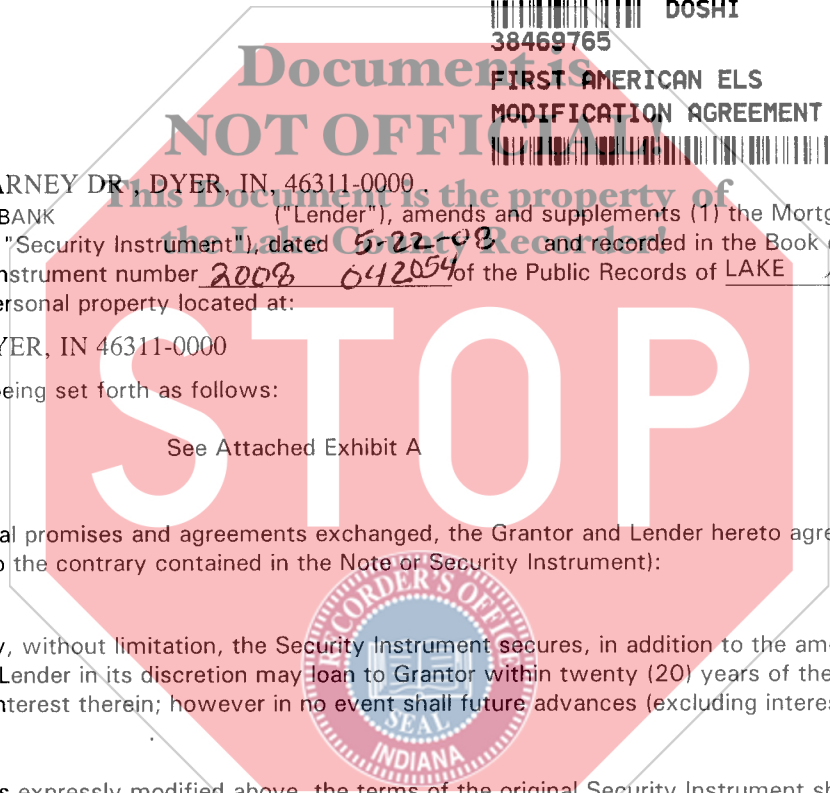
648 KILLARNEY DR DYER, IN 46311-0000  
the real property described being set forth as follows:

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 \$ 812,500.00

**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.



\$20 ov  
C16H  
3234180

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED July 31, 2008

Signed, sealed and delivered in the presence of:

Himanshu Doshi (Seal)  
HIMANSHU DOSHI

Witness

Parul Doshi (Seal)  
PARUL DOSHI

Witness

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

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

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

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

Signed, sealed and delivered in the presence of:

FIFTH THIRD BANK  
[Signature] (Seal)  
Authorized Signer - Title

Witness

Witness

STATE OF INDIANA  
COUNTY OF LAKE

The foregoing instrument was acknowledged before me this July 31, 2008

by Arav Patel, Vice President  
(Title)

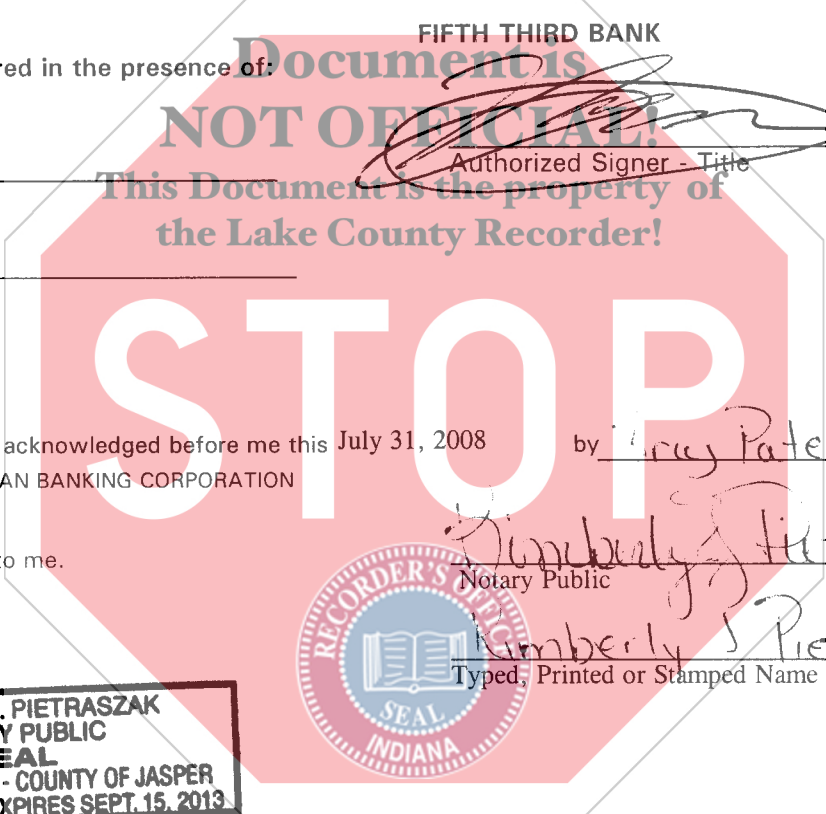
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION  
and who is personally known to me.

(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,

County ss: *LAKE*

On this 31st DAY OF July, 2008, before me, the undersigned, a Notary Public in and for said County, personally appeared HIMANSHU DOSHI AND PARUL DOSHI, HUSBAND AND WIFE

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

My Commission Expires: *9/15/2013*

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

*Kimberly J. Pietraszak*  
Notary Public *KIMBERLY J. PIETRASZAK*  
County of Residence: *Jasper*

This instrument was prepared by *PATTY GREER*

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.

*Patty Greer*  
*Patty Greer*

MM11 11/07

10956951

EXHIBIT A

SITUATED IN THE COUNTY OF LAKE AND STATE OF INDIANA:

LOT 31, BRIAR RIDGE COUNTRY CLUB ADDITION, BLOCK 2, UNIT 15,  
A PLANNED UNIT DEVELOPMENT IN DYER, INDIANA, AS SHOWN IN PLAT  
BOOK 66, PAGE 57, IN LAKE COUNTY, INDIANA.

Permanent Parcel Number: 12-14-0219-0005  
HIMANSHU DOSHI AND PARUL DOSHI, HUSBAND AND WIFE

648 KILLARNEY DRIVE, DYER IN 46311  
Loan Reference Number : 10602900/23/23619/FAM  
First American Order No: 37461665  
Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE

