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FIFTH THIRD BANK
GRAND RAPIDS

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



Loan Number: XXXXXX9229 + +

Mortgage Modification Document

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this August 7, 2008 between
JAMES C. STADNIK AND DARREL L. STADNIK, HUSBAND AND WIFE

Whose address is 9220 HENRY ST, 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 4-7-2004 and recorded in the Book or Liber N/A at page(s) N/A, or with instrument number 2604015675 of the Public Records of LAKE County, which covers the real and personal property located at:

9220 HENRY ST DYER, IN 46311-0000

the real property described being set forth as follows:

See Attached Exhibit A

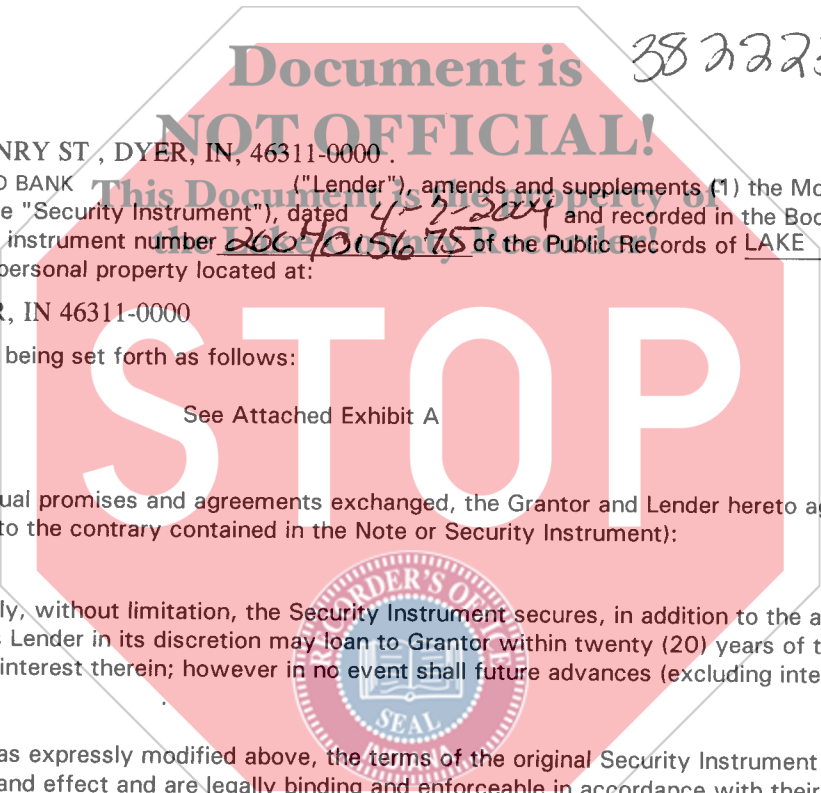
In consideration of the mutual promises and agreements exchanged, the Grantor and Lender hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

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 \$ 88,100.00

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.

10940841

MMIN 11/07



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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED August 7, 2008

Signed, sealed and delivered in the presence of:

[Signature]
Witness Carmela Stepp

[Signature] (Seal)
DARREL L. STADNIK

[Signature] (Seal)
JAMES C. STADNIK

Witness _____ (Seal)

_____ (Seal)

Signed, sealed and delivered in the presence of:

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

[Signature]
Witness Franklin J. Smith
Frankie

[Signature] (Seal)
Jeff Mesler - AWP

Witness _____

STATE OF INDIANA
COUNTY OF LAKE

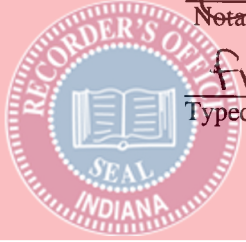
The foregoing instrument was acknowledged before me this August 7, 2008
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

by [Signature] (Title)
Jeff Mesler AWP
Frankie Smith, CSM

and who is personally known to me.

[Signature]
Notary Public

(Seal)
FRANKIE J. SMITH
Notary Public - Seal
State of Indiana
My Commission Expires May 29, 2016



Frankie J. Smith
Typed, Printed or Stamped Name

[Space Below This Line For Notary Acknowledgment]

STATE OF INDIANA, *Lake*

County ss:

On this *7th* DAY OF August, 2008, before me, the undersigned, a Notary Public in and for said County, personally appeared
JAMES C. STADNIK AND DARREL L. STADNIK, HUSBAND AND WIFE

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

My Commission Expires:

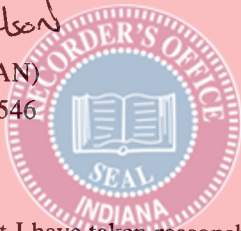
May 29, 2016

Document is
NOT OFFICIAL!
This Document is the property of
the Lake County Recorder!

STOP

[Signature]
Notary Public *Frankie J. Smith*
County of Residence: *Lake*

This instrument was prepared by *Rob Nelson*
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.

[Signature]

MM11 11/07

EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, STATE OF INDIANA:

LOT 8 IN OLDE HICKORY ESTATES, UNIT 1, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 38 PAGE 41, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Permanent Parcel Number: 09-11-0174-0005
JAMES C. STADNIK AND DARREL L. STADNIK, HUSBAND AND WIFE

9220 HENRY STREET, DYER IN 46311
Loan Reference Number: 10940841/23/23335/FAM
First American Order No: 38222321
Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE

 STADNIK
38222321

FIRST AMERICAN ELS
MODIFICATION AGREEMENT



NOT ORIGINAL
IN WHEN RECORDED, RETURN TO:
EQUITY LOAN SERVICES, INC.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING - TEAM 6

