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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2008 SEP 10 AM 10:48

MICHAEL A. BROWN
RECORDER

Return to:

2008 063384

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



Loan Number: XXXXXX0022 + +

Mortgage Modification Document

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this August 27, 2008 between
TODD SCHICHNER AND ANGELA SCHICHNER, HUSBAND AND WIFE

3 8203583

Whose address is 3203 SUMMIT WAY, 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 8-21-2004 and recorded in the Book or Liber N/A
at page(s) N/A, or with instrument number 2004077937 of the Public Records of LAKE County,
which covers the real and personal property located at:

3203 SUMMIT WAY 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 \$ 82,400.00

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 August 27, 2008

Signed, sealed and delivered in the presence of:

Todd Schichner (Seal)
TODD SCHICHNER

Witness

Angela Schichner (Seal)
ANGELA SCHICHNER

Witness

_____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

Signed, sealed and delivered in the presence of:

FIFTH THIRD BANK
Bobby Kostecki Personal Banker
Bobby (Seal)
Authorized Signer - Title

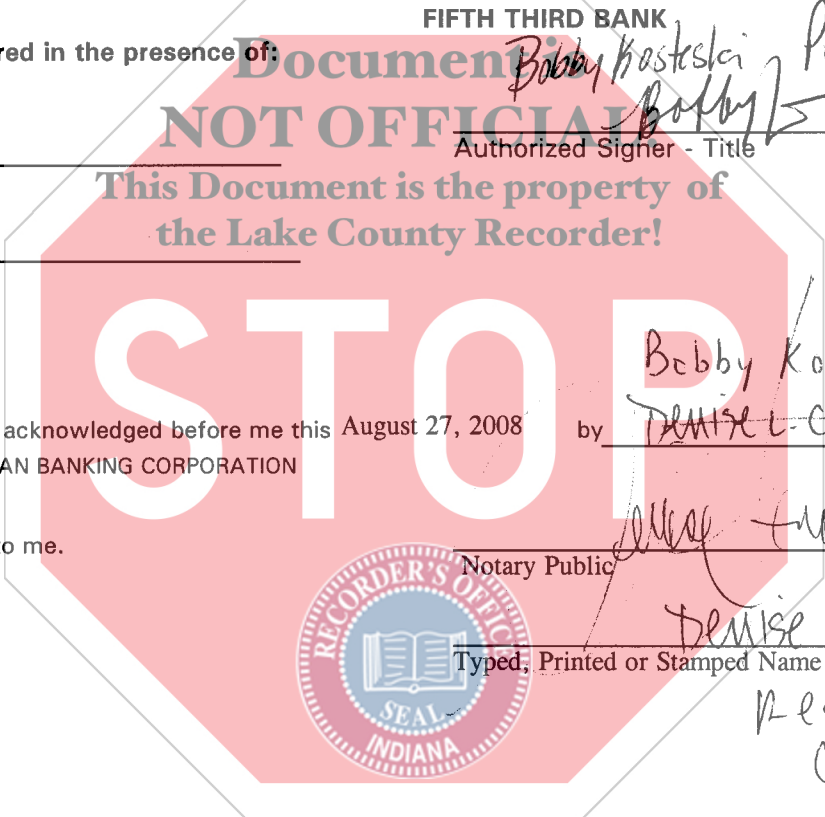
Witness

Witness

STATE OF INDIANA
COUNTY OF LAKE
The foregoing instrument was acknowledged before me this August 27, 2008
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

and who is personally known to me.

(Seal)



Notary Public

Typed, Printed or Stamped Name

Bobby Kostecki PB
Denise L. Coxaway ~~Notary Public~~
(Title)

Denise L. Coxaway

Pres of Lake Co.
Com exp 8-3-16

[Space Below This Line For Notary Acknowledgment]

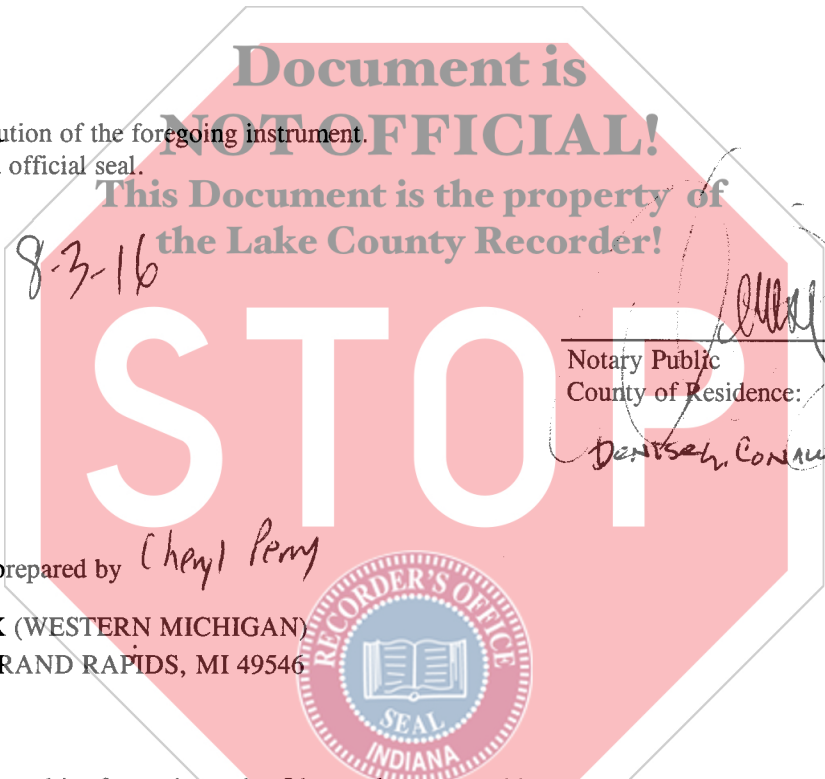
STATE OF INDIANA, Lake County ss:

On this 27th DAY OF August, 2008, before me, the undersigned, a Notary Public in and for said County, personally appeared
TODD SCHICHNER AND ANGELA SCHICHNER, HUSBAND AND WIFE

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

My Commission Expires:

8-3-16



Notary Public
County of Residence:

[Signature]
Lake
DENTSEL, CONAUA

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.

Dak Nelson

MMI1 11/07

10962352

EXHIBIT A

SITUATED IN THE TOWN OF DYER, COUNTY OF LAKE AND STATE OF INDIANA:

LOT 66 IN HIGH POINT TRAILS UNIT 2, AN ADDITION TO THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 84, PAGE 7, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Permanent Parcel Number: 12-14-0271-0022
TODD SCHICHNER AND ANGELA SCHICHNER,
HUSBAND AND WIFE

3203 SUMMIT WAY, DYER IN 46311
Loan Reference Number : 10962352/23/04733/FAM
First American Order No: 38263583
Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE


38263583

SCHICHNER
IN
FIRST AMERICAN ELS
MODIFICATION AGREEMENT



WHEN RECORDED, RETURN TO:
EQUITY LOAN SERVICES, INC.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING - TEAM 6
Accommodation Recording Per Client Request

