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2008 SEP 25 11:10:03  
MICHAEL A. BROWN  
RECORDER

Return to:

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



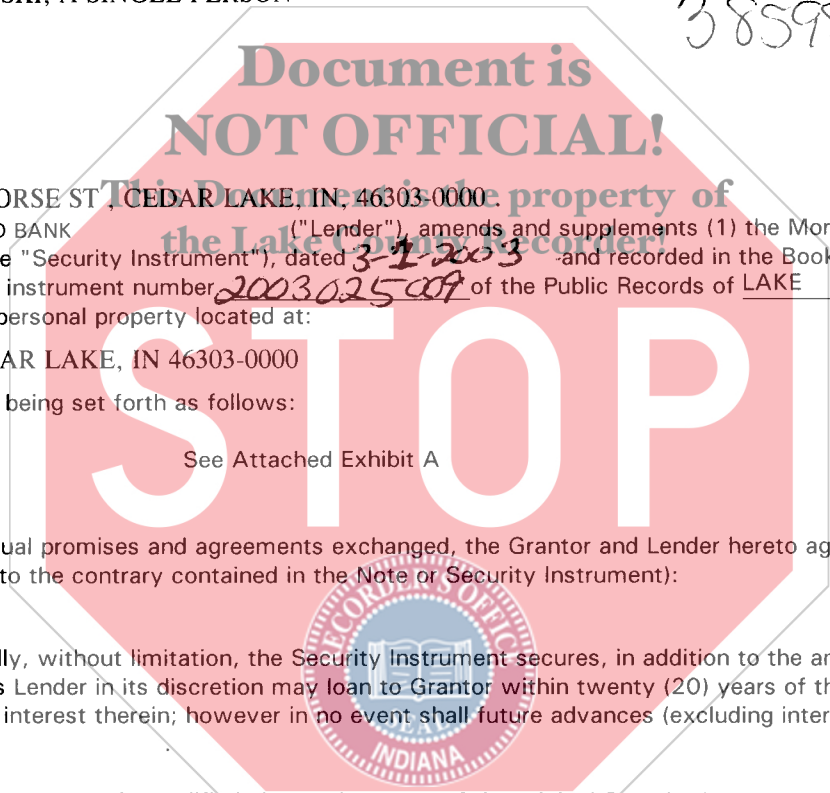
Loan Number: XXXXXX4265 + +

F 45-15-35-452-006.000-04

Mortgage Modification Document

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this September 3, 2008 between LAURA C. SZCZEPKOWSKI, A SINGLE PERSON

38598891



Whose address is: 14815 MORSE ST, CEDAR LAKE, IN, 46303-0000 ("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated 3-1-2003 and recorded in the Book or Liber N/A at page(s) N/A, or with instrument number 2003025007 of the Public Records of LAKE County, which covers the real and personal property located at:

14815 MORSE ST CEDAR LAKE, IN 46303-0000

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 \$ 45,000.00

**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.

\$21  
C#  
3317841  
W

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED September 3, 2008 .

Signed, sealed and delivered in the presence of:

Laura C. Szczepkowska (Seal)  
LAURA C. SZCZEPKOWSKA

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

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

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

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

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

Signed, sealed and delivered in the presence of:

FIFTH THIRD BANK

Document is NOT OFFICIAL

Sharon O'Dell, CSM (Seal)  
Authorized Signer - Title

Witness \_\_\_\_\_

This Document is the property of the Lake County Recorder!

Sharon O'Dell, customer service manager

Witness \_\_\_\_\_

STATE OF INDIANA  
COUNTY OF LAKE Marion

The foregoing instrument was acknowledged before me this September 3, 2008 by Sharon O'Dell, CSM (Title)  
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

and who is personally known to me.

Laura C. Purgert  
Notary Public

(Seal)

Laura C. Purgert  
Typed, Printed or Stamped Name

LAURA C. PURGERT  
NOTARY PUBLIC  
SEAL  
STATE OF INDIANA - COUNTY OF MARION  
MY COMMISSION EXPIRES APR. 9, 2014



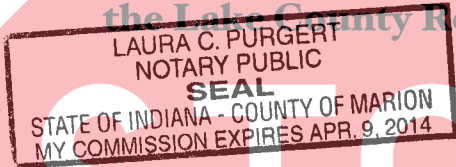
[Space Below This Line For Notary Acknowledgment]

STATE OF INDIANA, Marion County ss:

On this 3rd DAY OF September, 2008, before me, the undersigned, a Notary Public in and for said County, personally appeared  
LAURA C. SZCZEPKOWSKI, A SINGLE PERSON

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

My Comission Expires:  
4-9-14



Laura C. Purgert  
Notary Public  
County of Residence: Lake

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.

Laura C. Purgert  
(Laura C. Purgert)

MM11 11/07

EXHIBIT A

SITUATED IN THE COUNTY OF LAKE AND STATE OF INDIANA:

LOT 2, GOLF VIEW ADDITION IN THE TOWN OF CEDAR LAKE AS SHOWN  
IN PLAT BOOK 45 PAGE 130 IN THE OFFICE OF THE RECORDER OF  
LAKE COUNTY, INDIANA.

Permanent Parcel Number: 45-15-35-452-006.000-04  
LAURA C. SZCZEPKOWSKI, NO MARITAL STATUS SHOWN

14815 MORSE STREET, CEDAR LAKE IN 46303  
Loan Reference Number : 11035174/23/23335/FAM  
First American Order No: 38598891  
Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE



SZCZEPKOWSKI

38598891

FIRST AMERICAN ELS  
MODIFICATION AGREEMENT



IN

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Lake County Recorder's Office

WHEN RECORDED, RETURN TO:  
EQUITY LOAN SERVICES, INC.  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING - TEAM 5  
Accommodation Recording Per Client Request

STOP

