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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2008 075389

2008 NOV -4 AM 9:28

MICHAEL A. BROWN
RECORDER

~~Returns to:~~

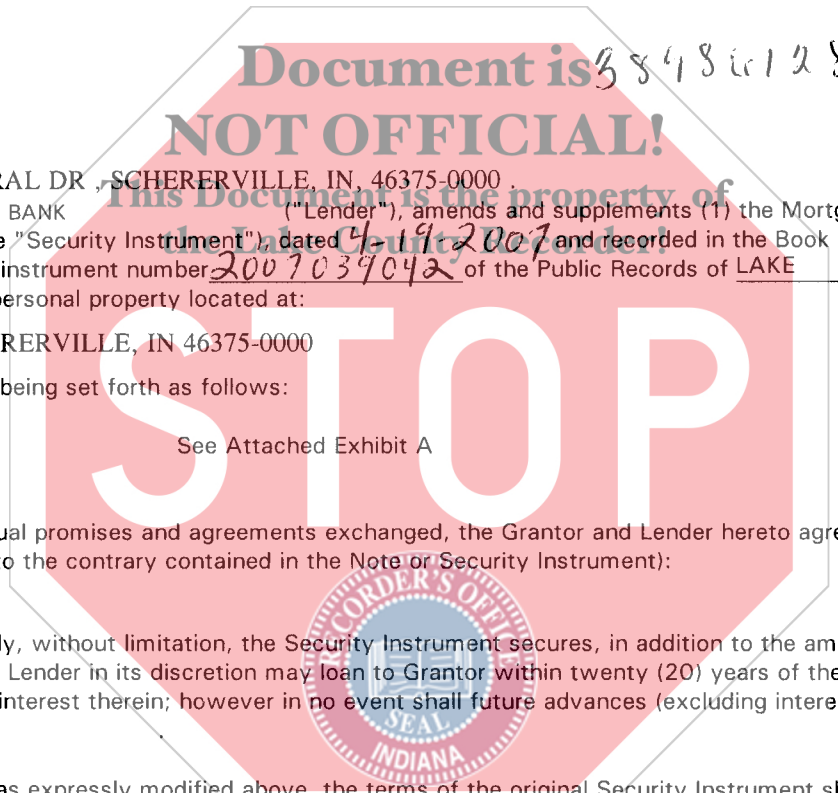
FIFTH THIRD BANK (WESTERN MICHIGAN)
ATTN: 1MOB1R EQUITY LENDING DEPARTMENT
1850 EAST PARIS GRAND RAPIDS, MI 49546



Loan Number: XXXXXX5845 + +

Mortgage Modification Document

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this October 22, 2008 between EUGENE S. DZIKOWSKI AND SUSAN M. DZIKOWSKI, HUSBAND AND WIFE



Whose address is 2130 CORAL DR, SCHERERVILLE, IN, 46375-0000 ("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated 4-19-2007 and recorded in the Book or Liber NA at page(s) NA, or with instrument number 2007039042 of the Public Records of LAKE County, which covers the real and personal property located at:

2130 CORAL DR SCHERERVILLE, IN 46375-0000

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 \$ 85,000.00

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.

11281563

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED October 22, 2008

Signed, sealed and delivered in the presence of:

Eugene S. Dzikowski (Seal)
EUGENE S. DZIKOWSKI

Witness

Susan M. Dzikowski (Seal)
SUSAN M. DZIKOWSKI

Witness

_____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

Signed, sealed and delivered in the presence of:

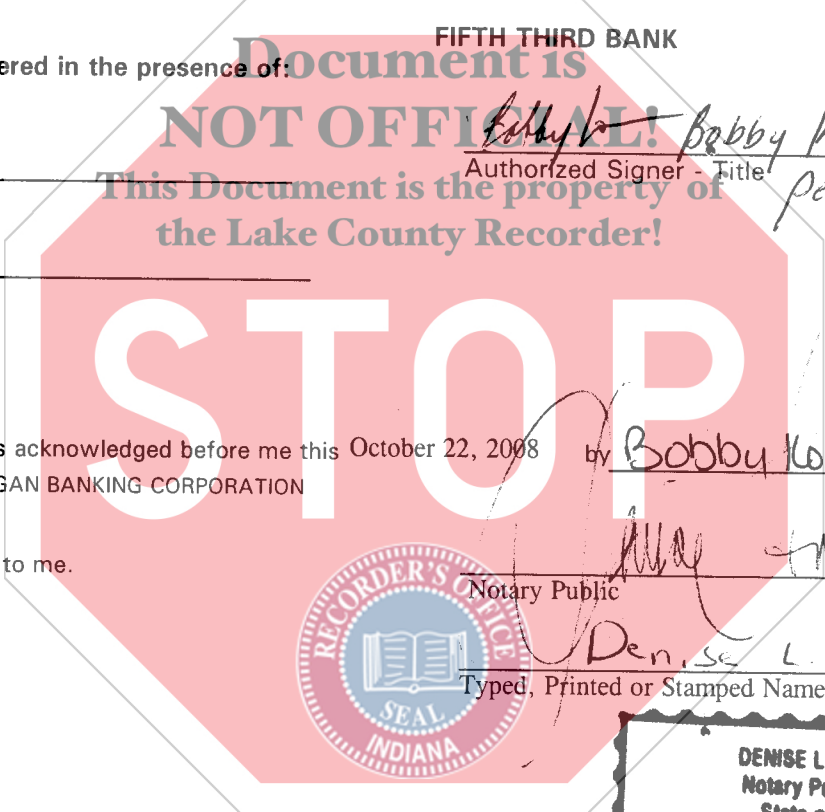
FIFTH THIRD BANK

Bobby Kosteski (Seal)
Authorized Signer - Title

Personal Banker

Witness

Witness



STATE OF INDIANA
COUNTY OF LAKE

The foregoing instrument was acknowledged before me this October 22, 2008
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

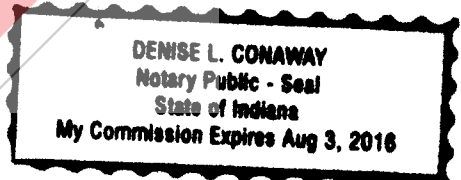
by Bobby Kosteski PR
(Title)

and who is personally known to me.

(Seal)

Denise L. Conaway
Notary Public

Typed, Printed or Stamped Name



Aug 3, 2016

[Space Below This Line For Notary Acknowledgment]

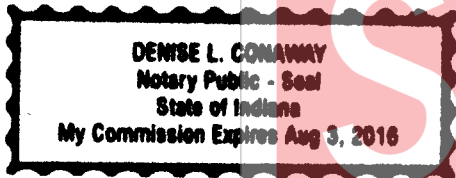
STATE OF INDIANA,

County ss: *Lake*

On this 22nd DAY OF October, 2008, before me, the undersigned, a Notary Public in and for said County, personally appeared
EUGENE S. DZIKOWSKI AND SUSAN M. DZIKOWSKI, HUSBAND AND WIFE

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

My Commission Expires: *8-3-16*



[Signature]
Notary Public
County of Residence: *Lake*

This instrument was prepared by *Takeda Rose*

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.

Takeda Rose

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EXHIBIT A

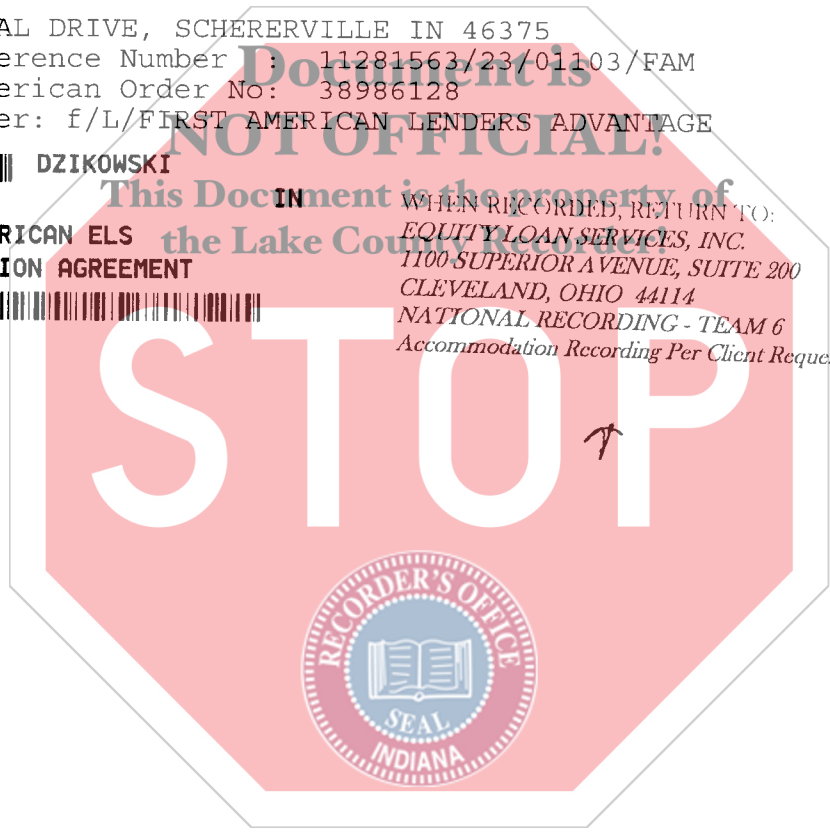
SITUATED IN THE COUNTY OF LAKE AND STATE OF INDIANA:

LOT 18, ELM RIDGE SUBDIVISION UNIT 1, IN THE TOWN OF SCHERERVILLE, AS SHOWN IN PLAT BOOK 62, PAGE 36, IN LAKE COUNTY, INDIANA.

Permanent Parcel Number: 20-13-0418-0018
EUGENE S. DZIKOWSKI AND SUSAN M. DZIKOWSKI, HUSBAND AND WIFE

2130 CORAL DRIVE, SCHERERVILLE IN 46375
Loan Reference Number : 11281563/23/01103/FAM
First American Order No: 38986128
Identifier: f/L/FIRST AMERICAN LENDERS ADVANTAGE

 **DZIKOWSKI**
38986128
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

