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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2009 021628

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MICHAEL A. BROWN  
RECORDER

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



Loan Number: XXXXXX6961 + +

**Mortgage Modification Document**

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this March 23, 2009 between  
JANET L. BEEMSTERBOER

40040402

Document is  
**NOT OFFICIAL!**

Whose address is: 13150 W 90TH AV, SAINT JOHN, IN, 46373-0000  
("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust,  
or Deed to Secure Debt (the "Security Instrument"), dated 7-22-2008 and recorded in the Book or Liber NA  
at page(s) NA, or with instrument number 2008055224 of the Public Records of LAKE County,  
which covers the real and personal property located at:

13150 W 90TH AVE SAINT JOHN, IN 46373-0000  
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 \$ 150,000.00

**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.

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED March 23, 2009

Signed, sealed and delivered in the presence of:

Janet L. Beemsterboer (Seal)  
JANET L. BEEMSTERBOER

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

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

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

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

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

Signed, sealed and delivered in the presence of:

FIFTH THIRD BANK

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

Stephanie L. Wilkins - Supervisor (Seal)  
Authorized Signer - Title  
Stephanie L. Wilkins, Supervisor

Witness \_\_\_\_\_

Witness \_\_\_\_\_

STATE OF INDIANA  
COUNTY OF LAKE

The foregoing instrument was acknowledged before me this March 23, 2009  
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

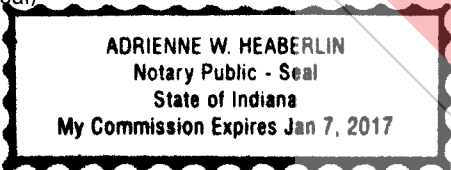
by Stephanie L. Wilkins Supervisor  
(Title)

and who is personally known to me.

(Seal)

Adrienne W. Heaberlin  
Notary Public

Adrienne W. Heaberlin  
Typed, Printed or Stamped Name



[Space Below This Line For Notary Acknowledgment]

STATE OF INDIANA,

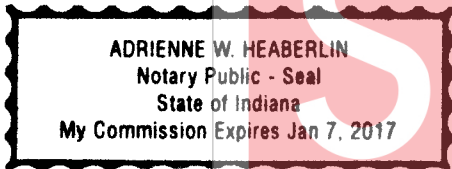
Lake

County ss:

On this 23rd DAY OF March, 2009, before me, the undersigned, a Notary Public in and for said County, personally appeared JANET L. BEEMSTERBOER

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

My Commission Expires: January 7, 2017



Adrienne W. Heaberlin  
Notary Public Adrienne W. Heaberlin  
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.

Mary Meek

MM11 11/07

11731746

EXHIBIT A

SITUATED IN THE TOWN OF ST. JOHN, COUNTY OF LAKE AND STATE OF INDIANA:

LOT 8 IN SCHILLTON HILLS, UNIT NUMBER 9, AN ADDITION TO TOWN OF ST. JOHN AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 84 PAGE 86 AND AMENDED BY A CERTIFICATE OF CORRECTION RECORDED AUGUST 25, 1998 AS DOCUMENT NUMBER 98066760 RECORDED IN OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Permanent Parcel Number: 45-11-30-427-007.000-03

JANET L. BEEMSTERBOER

!NOTE: NO MARITAL STATUS SHOWN.

13150 WEST 90TH AVENUE, SAINT JOHN IN 46373

Loan Reference Number : 11731746/23/23335/FAM

First American Order No: 40040402

Identifier: L/FIRST AMERICAN EQUITY LOAN SERVICES

 **BEEMSTERBOER**  
**40040402**

**FIRST AMERICAN ELS**  
**MODIFICATION AGREEMENT**



IN

WHEN RECORDED, RETURN TO:  
*EQUITY LOAN SERVICES, INC.*  
*1100 SUPERIOR AVENUE, SUITE 200*  
*CLEVELAND, OHIO 44114*  
*NATIONAL RECORDING - TEAM 1*  
*Accommodation Recording Per Client Request*

