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2009 027993

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 APR 30 AM 8:48

MICHAEL A. BROWN
RECORDER

Return to:

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



Loan Number: XXXXXX5318 + +

EA

Mortgage Modification Document

4099782

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this April 3, 2009 between
WAYNE A. MIEDEMA AND MELINDA K. MIEDEMA, HUSBAND AND WIFE

Document is
NOT OFFICIAL!

Whose address is: 2211 NONDORF 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 6-4-2003 and recorded in the Book or Liber VA
at page(s) AA or with instrument number 2003 066862 of the Public Records of LAKE County,
which covers the real and personal property located at:

2211 NONDORF 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 \$ 100,000.00

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.

11937392

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 April 3, 2009

Signed, sealed and delivered in the presence of:

Wayne A. Miedema (Seal)
WAYNE A. MIEDEMA

Witness

Melinda K. Miedema (Seal)
MELINDA K. MIEDEMA

Witness

_____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

Signed, sealed and delivered in the presence of:

FIFTH THIRD BANK

Bobby Kosteski (Seal)
Authorized Signer - Title personal banker
Bobby Kosteski

Witness

Witness

STATE OF INDIANA
COUNTY OF LAKE

The foregoing instrument was acknowledged before me this April 3, 2009
of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION

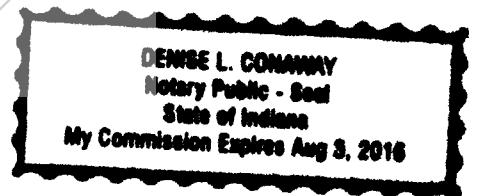
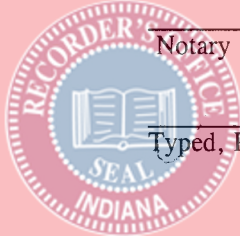
by Bobby Kosteski PB
DENSE L. COMANBY NOTARY PUBLIC
(Title)

and who is personally known to me.

(Seal)

Notary Public Dense L. Comanby

Typed, Printed or Stamped Name



Aug 3, 2016

[Space Below This Line For Notary Acknowledgment]

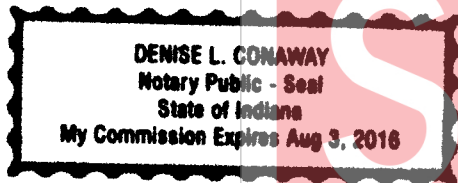
STATE OF INDIANA,

County ss: Lake

On this 3rd DAY OF April, 2009, before me, the undersigned, a Notary Public in and for said County, personally appeared WAYNE A. MIEDEMA AND MELINDA K. MIEDEMA, HUSBAND AND WIFE

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

My Commission Expires: 8-3-2016



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

This instrument was prepared by
FIFTH THIRD BANK (WESTERN MICHIGAN)
1850 EAST PARIS GRAND RAPIDS, MI 49546



Suzanne Hawkins

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.

Suzanne Hawkins

MMII 11/07

EXHIBIT A

SITUATED IN THE COUNTY OF LAKE AND STATE OF INDIANA:

THAT PART OF LOTS 16 AND 17, DYER HEIGHTS, AS SHOWN IN PLAT BOOK 24, PAGE 55, IN LAKE COUNTY, INDIANA, DESCRIBED AS BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 16, AND RUNNING THENCE SOUTH ALONG THE WEST LINE THERE OF 70.875 FEET; THENCE EAST IN A STRAIGHT LINE TO A POINT IN THE EAST LINE OF SAID LOT 17, WHICH IS 70.875 FEET NORTH OF THE SOUTHEAST CORNER OF SAID LOT 17; THENCE NORTH ALONG THE EAST LINE OF SAID LOT 17, 55.885 FEET TO A POINT 128 FEET SOUTH OF THE NORTHEAST CORNER OF SAID LOT 17; THENCE WEST TO A POINT IN THE EAST LINE OF SAID LOT 16, WHICH IS 13.53 FEET SOUTH OF THE NORTHEAST CORNER OF SAID LOT 16, AND 128 FEET SOUTH OF THE NORTHWEST CORNER OF SAID LOT 17; THENCE NORTH ALONG THE EAST LINE OF SAID LOT 16, 13.53 FEET TO THE NORTHEAST CORNER OF LOT 16; THENCE WEST ALONG THE NORTH LINE OF SAID LOT 16 TO THE PLACE OF BEGINNING.

**This Document is the property of
the Lake County Recorder!**

Permanent Parcel Number: 45-10-13-204-003.000-34 (Parcel #1)
45-10-13-204-006.000-03 (Parcel #2)

WAYNE A. MIEDEMA AND MELINDA K. MIEDEMA, AS HUSBAND AND WIFE

2211 NONDORF STREET, DYER IN 46311
Loan Reference Number : 11937392/23/04733/FAM
First American Order No: 40199782
Identifier: FIRST AMERICAN EQUITY LOAN SERVICES



MIEDEMA

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 1
Accommodation Recording Per Client Request