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2009 066073

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 SEP 29 PM 1:59

MICHAEL A. BROWN
RECORDER



Modification of Security Instrument

Return Recorded Document To:
SunTrust Consumer Lending Services
Image Department
P. O. Box 305053
Nashville, TN 37230-5053

This Modification of Equity Line Agreement and Security Instrument (this "Modification") made this 23RD
day of JULY, 2009, between DARRIN ZACHOCKI

Grantor/Mortgagor
("Borrower", whether one or more) and SunTrust Bank, a Georgia banking corporation, Grantee/ Mortgagee ("Bank").

WITNESSETH

WHEREAS, Bank is the owner and holder of a Home Equity Line Agreement and Disclosure Statement
dated APRIL 14, 2008, with a credit limit in the amount of \$ 100,000.00 given by the Borrower,
("Agreement");

WHEREAS, the payment of the Agreement, and any and all renewals, extensions, substitutions and
modifications therefore, are secured by a Mortgage, Deed to Secure Debt, or Deed of Trust of even date therewith
(the "Security Instrument"), recorded in Deed, Trust, Liber or Official Record Book _____, Page
_____, or as Instrument Number 2009006272 in the Register's, Clerk's Office, or Public
Records of LAKE County, State of INDIANA (the "Recording
State and County") which granted a lien upon the real property as more fully described in the Security Instrument;

SEE ATTACHED SCHEDULE (A)

AND (Choose if applicable):

The Agreement and/or Security Instrument were previously modified as follows:

(Check if and as applicable; if all are unmarked, this means Agreement and Security Instrument were
executed in favor of SunTrust Bank):

WHEREAS, SunTrust Bank was formerly known as _____

WHEREAS, SunTrust Bank is successor by merger to _____

WHEREAS, the Agreement and Security Instrument were originally executed by Borrower and Owner,
respectively, in favor of SunTrust Mortgage, Inc
("Original Creditor"), and all right, title and interest in and to the Agreement and Security Instrument were assigned by
the Original Creditor to SunTrust Bank by virtue of that certain Assignment recorded in the Recording State and
County as Book _____ Page _____ or as Instrument Number 2009019073



317409(3/07)
SunTrust Corporate Forms

Return to: Equifax Settlement Services
→ 420 Rouser Rd
CORAOPOLIS, PA 15108

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CK# 67027

AND

(Choose only one option)

WHEREAS, Borrower has requested an increase in the amount of the credit limit of the Agreement and Security Instrument and Bank has agreed to increase the credit limit, on the terms and conditions set forth herein; and

WHEREAS, Borrower has requested a decrease in the amount of the credit limit of the Agreement and Security Instrument and Bank has agreed to decrease the credit limit, on the terms and conditions set forth herein.

NOW THEREFORE, in consideration of the sum of Ten Dollars (\$10.00), the parties mutual covenants and other good and valuable consideration, the receipt of which being here by acknowledged, the parties agree as follows:

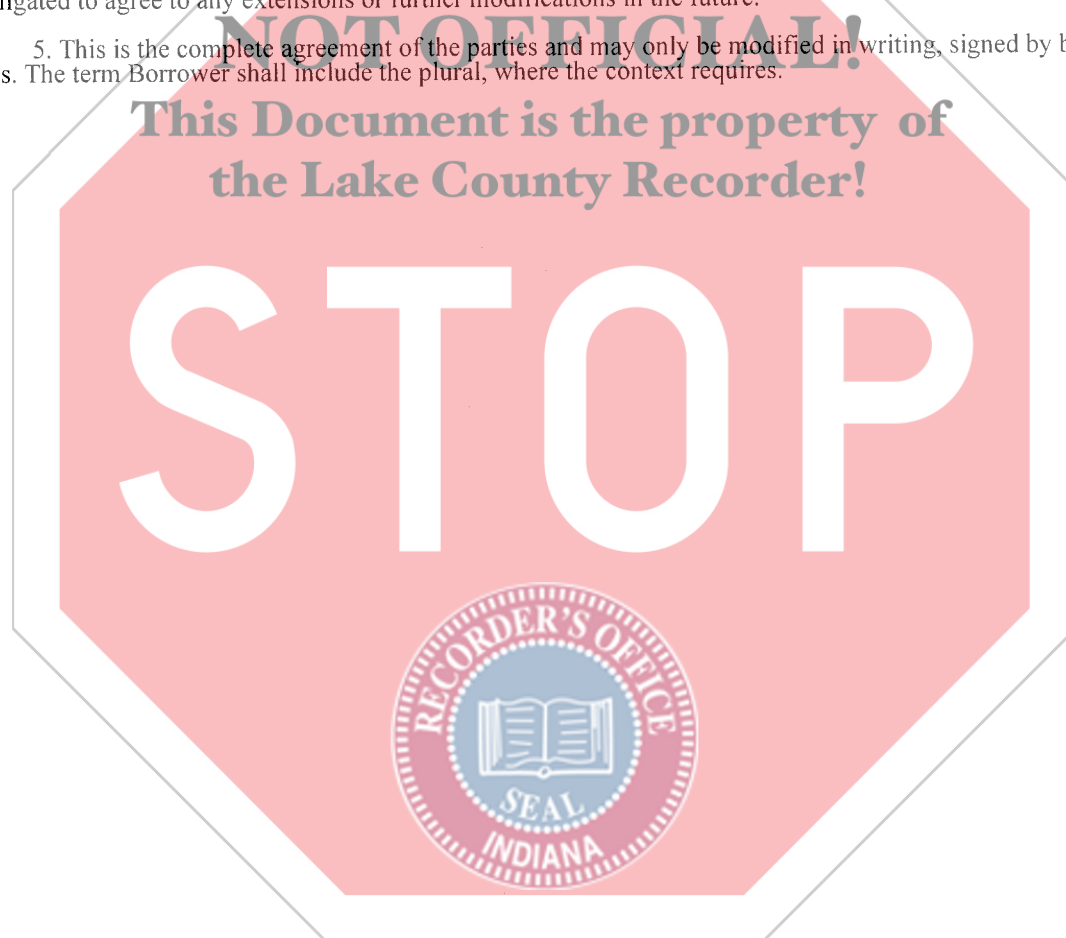
1. Borrower acknowledges that the agreement and Security Instrument are due and payable in full without defense, adjustment or offset.

2. In order to evidence an increase or decrease in the credit line as contained in the Agreement, as contemplated hereby, the Agreement and Security Instrument are hereby amended to provide for an increase or decrease in the credit limit in the amount of \$ 66,900.00 , which results in a new credit of \$ 33,100.00 .

3. The Maximum Lien clause contained in the Security Instrument is hereby amended to reflect that the maximum principal amount that may be secured by the lien of the Security Instrument is increased or decreased to \$ _____.

4. The Security Instrument and Agreement shall each remain in full force and effect in accordance with their terms, except as may be herein modified, and the Security Instrument shall continue to secure the payment of indebtedness incurred under the Agreement, as same may be amended, modified, renewed, or substituted for from time to time in the future, in the same manner and upon the same conditions. Any future modification may not necessitate the further modification of the Security Instrument; however; Bank shall not be obligated to agree to any extensions or further modifications in the future.

5. This is the complete agreement of the parties and may only be modified in writing, signed by both parties. The term Borrower shall include the plural, where the context requires.



IN WITNESS WHEREOF, the Borrower has caused this Modification Agreement to be duly executed as of the date set forth above. *(Two signatures are required)*

Witness Signatures (Two signatures are required)

Signed, sealed and delivered in the presence of:

Witness: _____

Witness: _____

Borrower(s)

DARRIN ZACHOCKI

Address 9568 RENAISSANCE DR
SAINT JOHN, IN 46373

Signed, sealed and delivered in the presence of:

Witness: GEETA SINGH

Witness: JACKIE COPELAND

SunTrust Bank

By : Donna Schell

Print Name: DONNA SCHELL

Title: ASSISTANT VICE PRESIDENT



IN WITNESS WHEREOF, the Grantor has caused this Acknowledgement to be duly executed before Notaries Public as of the dates(s) set forth herein below.

STATE OF _____)

CITY/COUNTY OF _____)

On this day before me, the undersigned Notary Public, personally appeared _____ to me known to be the individual(s) described in and who executed the Modification of Deed of Trust or Mortgage as applicable, and acknowledged that he/she/they signed the Deed of Trust or Mortgage as applicable, as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

By _____ Residing at _____

Notary Public in and for _____ My commission expires: _____

My registration number is: _____

BANK ACKNOWLEDGEMENT

STATE OF FLORIDA)

CITY/COUNTY OF ORANGE)

On this 23RD day of JULY, 2009, before me, the undersigned Notary Public, personally appeared DONNA SCHELL and known to me to be the ASSISTANT VICE PRESIDENT, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Dana Knight
DANA KNIGHT

Residing at 7455 Chancellor Drive
Orlando, Florida 32809

Notary Public in and for the County of Orange

My commission expires: _____

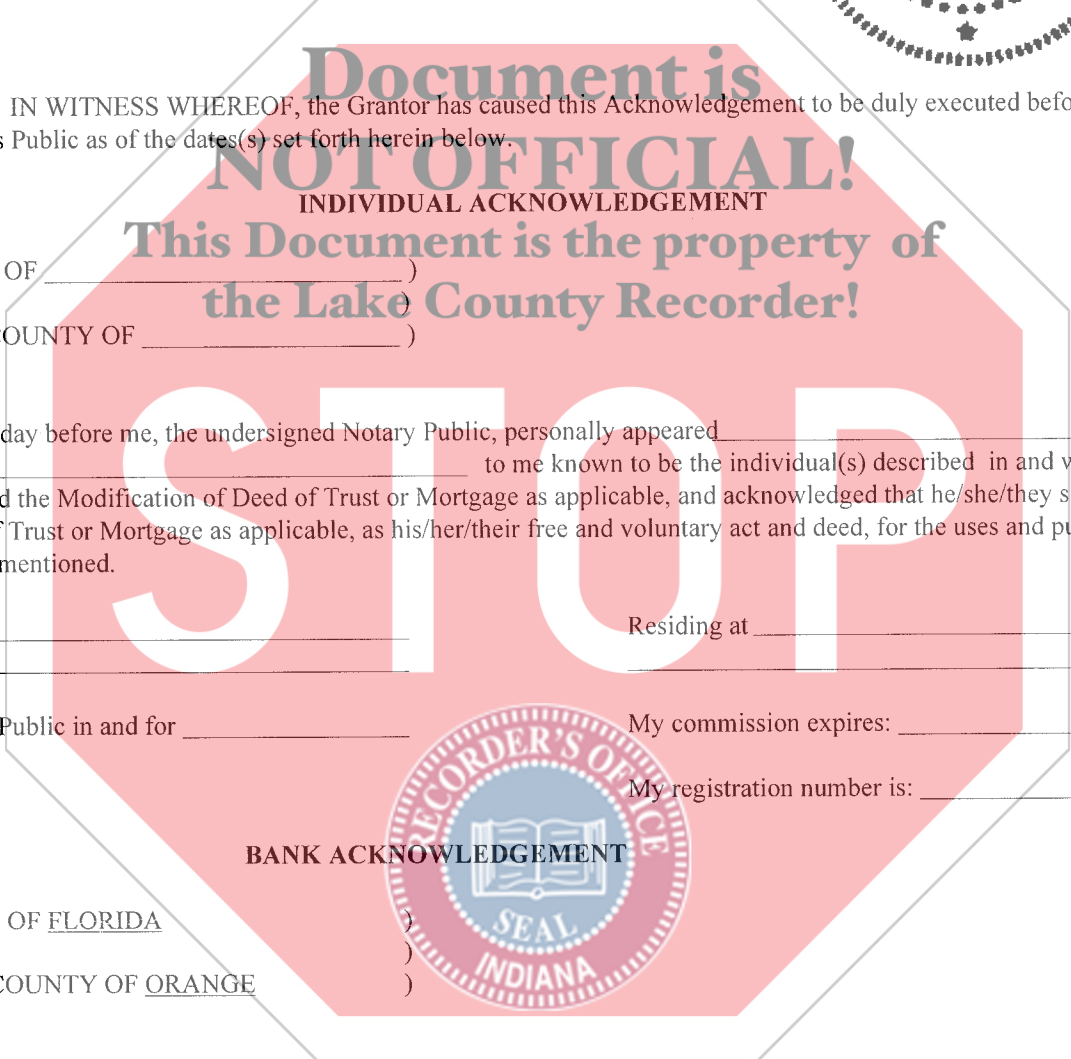
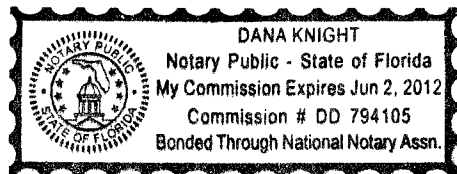


EXHIBIT A

ALL THAT PARCEL OF LAND IN LAKE COUNTY, STATE OF INDIANA, AS MORE FULLY DESCRIBED IN DEED DOC # 2006090211, ID# 45-11-34-155-008.000-035, BEING KNOWN AND DESIGNATED AS LOT 91 IN RENAISSANCE SUBDIVISION - UNIT 2, AN ADDITION TO ST. JOHN, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 97, PAGE 41, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. SITUATED IN LAKE COUNTY, STATE OF INDIANA.

BY FEE SIMPLE DEED FROM NICOLAS MICHAEL BUILDERS, INC. AS SET FORTH IN DOC # 2006090211 DATED 10/10/2006 AND RECORDED 10/16/2006, LAKE COUNTY RECORDS, STATE OF INDIANA.

