

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 081434

2009 DEC -9 AM 8:41

MICHAEL A. BROWN
RECORDER

Return to:

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

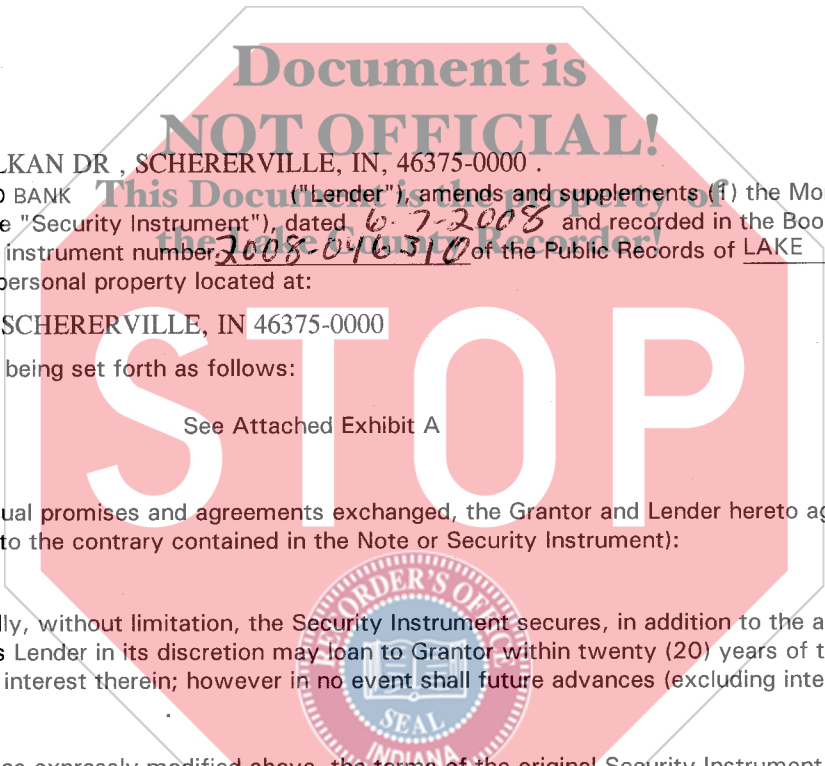


Loan Number: XXXXXX6610 + +

FN

Mortgage Modification Document

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this November 21, 2009 between DENISE L JUNGHEIM



Whose address is 2907 BALKAN DR , SCHERERVILLE, IN, 46375-0000 . ("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (f) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated 6-7-2008 and recorded in the Book or Liber NA at page(s) NA, or with instrument number 2008-046510 of the Public Records of LAKE County, which covers the real and personal property located at:

2907 BALKAN DRIVE 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 \$ 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.

00
102
210
0514472
RM
E

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED November 21, 2009 .

Signed, sealed and delivered in the presence of:

Denise L Jungheim (Seal)
DENISE L JUNGHEIM

Witness Raquel Ruiz (Seal)

Witness Tomi Blogg (Seal)

Witness _____ (Seal)

Witness _____ (Seal)

Witness _____ (Seal)

Witness _____ (Seal)

Signed, sealed and delivered in the presence of:

Judy Neal (Seal)
Authorized Signer - Title

Witness Raquel Ruiz

Witness Tomi Blogg

STATE OF INDIANA
COUNTY OF LAKE

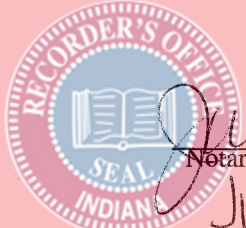
The foregoing instrument was acknowledged before me this November 21, 2009

of FIFTH THIRD BANK, AN OHIO BANKING CORPORATION

by Judy Neal, Manager
(Title)

and who is personally known to me.

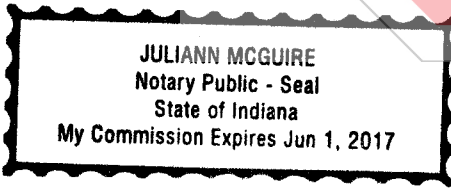
(Seal)



Juliann McGuire
Notary Public

Juliann McGuire
Typed, Printed or Stamped Name

CO OF Res: Lake



[Space Below This Line For Notary Acknowledgment]

STATE OF INDIANA,

Lake County ss:

On this 21st DAY OF November, 2009, before me, the undersigned, a Notary Public in and for said County, personally appeared
DENISE L JUNGHEIM

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

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

My Commission Expires:

JULIANN MCGUIRE
Notary Public - Seal
State of Indiana
My Commission Expires Jun 1, 2017

Juliann McGuire
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

MM11 11/07

12725756

EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, IN THE STATE OF INDIANA:

LOT 27 OF PINE HILL ESTATES UNIT 1, AN ADDITION TO THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 89 PAGE 63 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Permanent Parcel Number: 45-11-21-405-002.000-03
DENISE L. JUNGHEIM

2907 BALKAN DRIVE, SCHERERVILLE IN 46375
Loan Reference Number: 12725756/23/23335/FAM
First American Order No: 41203752
Identifier: L/FIRST AMERICAN EQUITY LOAN SERVICES



When Recorded, Return to:
First American Equity Loan Services
1100 Superior Avenue, Suite 200
Cleveland, OHIO 44114

JUNGHEIM
41203752

FIRST AMERICAN ELS
MODIFICATION AGREEMENT

