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STATE OF INDIANA
LAKE COUNTY
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MICHELLE R. FAJMAN
RECORDER

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



Loan Number: XXXXXX7772 + +

419 83402

Mortgage Modification Document

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this March 11, 2010 between
REX L. POLOVITCH AND HOLLY D. POLOVITCH, HUSBAND AND WIFE

AKA Holly Polovitch

Document is

NOT OFFICIAL!

Whose address is: 12715 RANDOLPH ST, CROWN POINT, IN, 46307-0000 .
("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust,
or Deed to Secure Debt (the "Security Instrument"), dated 8-17-2007 and recorded in the Book or Liber NA
at page(s) NA, or with instrument number 2007-013451 of the Public Records of LAKE County,
which covers the real and personal property located at:

12715 RANDOLPH ST CROWN POINT, IN 46307-0000

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 \$ 125,000.00

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.

13295631

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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 11, 2010

Signed, sealed and delivered in the presence of:

Rex L. Polovitch (Seal)
REX L. POLOVITCH

Witness

Holly Polovitch (Seal)
HOLLY D. POLOVITCH

Witness

AKA Holly Polovitch (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

Signed, sealed and delivered in the presence of:

FIFTH THIRD BANK
Maryl. Meek (Seal)
Authorized Signer - Title

Witness

Maryl. Meek Title *Ins. Spec. II*

Witness

STATE OF INDIANA
COUNTY OF LAKE

The foregoing instrument was acknowledged before me this March 11, 2010

of FIFTH THIRD BANK, AN OHIO BANKING CORPORATION

Maryl. Meek title *Ins Spec. II*
by *Linda Osika* *Notary Public*
(Title)

and who is personally known to me.

(Seal)



Linda Osika
Notary Public
LINDA OSIKA



Typed, Printed or Stamped Name INDIANA - COUNTY OF LAKE

Co of Res: Lake

[Space Below This Line For Notary Acknowledgment]

STATE OF INDIANA,

Lake County ss:

On this 11th DAY OF March, 2010, before me, the undersigned, a Notary Public in and for said County, personally appeared
REX L. POLOVITCH AND HOLLY D. POLOVITCH, HUSBAND AND WIFE

& AKA Holly Polovitch

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: *OCT. 17, 2010*



Linda Osika
Notary Public *Linda Osika*
County of Residence: *Lake*



This instrument was prepared by *Mary Meek*
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

MMI1 11/07

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EXHIBIT A

NOTE: HOMESTEAD EXEMPTION YES.

SITUATED IN THE COUNTY OF LAKE AND STATE OF INDIANA:

A PART OF THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 34 NORTH, RANGE 7 WEST OF THE 2ND PRINCIPAL MERIDIAN, IN LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WEST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 21, A DISTANCE OF 1,137.9 FEET SOUTH OF THE NORTHWEST CORNER OF SAID SECTION 21, (SAID POINT BEING THE SOUTHWEST CORNER OF THE FORMER WINFIELD SCHOOL TOWNSHIP TRACT); THENCE EAST ALONG THE SAID SOUTH LINE OF THE FORMER WINFIELD SCHOOL TOWNSHIP TRACT, 333.0 FEET; THENCE SOUTH PARALLEL TO THE WEST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 21, A DISTANCE OF 522.55 FEET; THENCE WEST PARALLEL TO THE SOUTH LINE OF THE FORMER WINFIELD SCHOOL TOWNSHIP TRACT 333.00 FEET TO THE WEST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 21; THENCE NORTH ALONG THE WEST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 21, A DISTANCE OF 522.55 FEET TO THE POINT OF BEGINNING TOGETHER WITH AN EASEMENT AS RESERVED IN WARRANTY DEED DATED AUGUST 18, 1978 AND RECORDED AUGUST 24, 1978, AS DOCUMENT NO. 486547, MADE BY CORNELIUS BULT AND CORA BULT, HUSBAND AND WIFE, TO BRUCE T. FLEMING, AS FOLLOWS: THIS CONVEYANCE ALSO INCLUDES AN EASEMENT OVER THE PROPERTY RETAINED BY THE GRANTORS, SOUTH OF THE EAST LINE OF THE ABOVE DESCRIBED PARCEL, FOR SEPTIC FIELD LINES FOR THE SINGLE FAMILY DWELLING LOCATED ON THE CONVEYED PARCEL AS OF THE DATE OF CONVEYANCE. SAID EASEMENT FOR SEPTIC FIELD LINES SHALL NOT EXTEND FARTHER SOUTH THAN 75 FEET OF THE SOUTH LINE OF THE PARCEL CONVEYED HEREIN.

Permanent Parcel Number: 45-17-21-151-001.000-04

41783402

EXHIBIT A
(continued)

REX L. POLOVITCH AND HOLLY D. POLOVITCH, HUSBAND AND WIFE

12715 RANDOLPH STREET, CROWN POINT IN 46307
Loan Reference Number : 13295631/23/04723/FAM
First American Order No: 41783402
Identifier: L/FIRST AMERICAN EQUITY LOAN SERVICES



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

Team 1

