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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2011 006603

2011 FEB -4 PM 12:04

MICHAEL T. TROTMAN  
RECORDER

RECORDATION REQUESTED BY:

HARRIS N.A.  
111 W. MONROE STREET  
P.O. BOX 755  
CHICAGO, IL 60690

6100323105

WHEN RECORDED MAIL TO:

Harris Consumer Lending Center  
3800 Golf Road Suite 300  
P.O. Box 5041  
Rolling Meadows, IL 60008

CHICAGO TITLE INSURANCE  
505 E. NORTH AVENUE  
CAROL STREAM, IL 60188

→ H 25243698

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 3, 2011, is made and executed between KEITH E TROTMAN Sr and LEONILA M TROTMAN AKA LEONILA M MCNAMARA, Husband and Wife (referred to below as "Grantor") and HARRIS N.A., whose address is 111 W. MONROE STREET, P.O. BOX 755, CHICAGO, IL 60690 (street or rural route address: 111 W. MONROE STREET, P.O. BOX 755, CHICAGO, IL 60690) (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 11, 2010 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

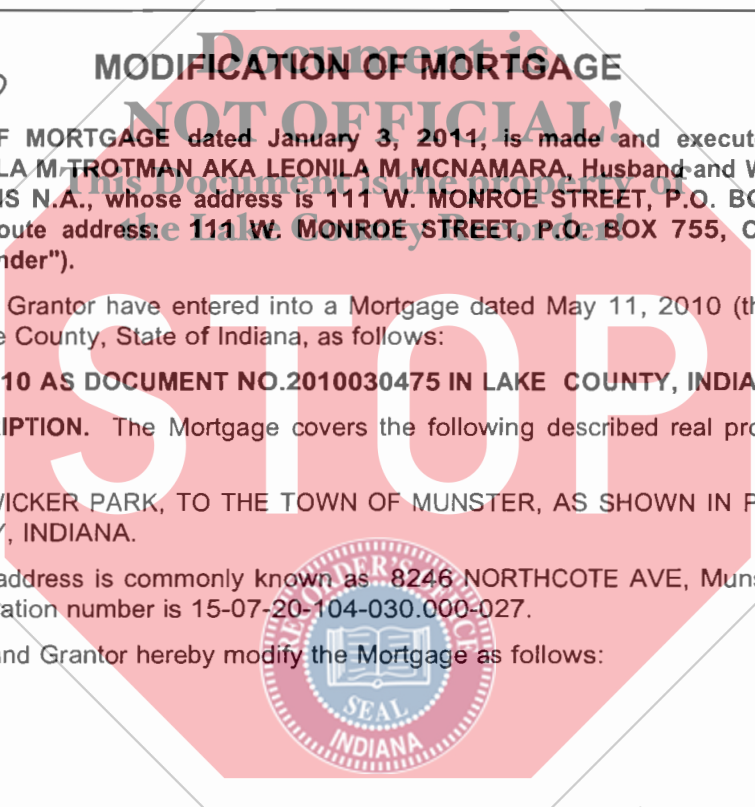
RECORDED 05/28/2010 AS DOCUMENT NO.2010030475 IN LAKE COUNTY, INDIANA RECORDS.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Lake County, State of Indiana:

LOT 14, BLOCK 1, WICKER PARK, TO THE TOWN OF MUNSTER, AS SHOWN IN PLAT BOOK 20, PAGE 40, IN LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 8246 NORTHCOTE AVE, Munster, IN 46321. The Real Property tax identification number is 15-07-20-104-030.000-027.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:



AMOUNT \$ 19<sup>00</sup>  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK # 0004802309  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON-COM \_\_\_\_\_  
CLERK \_\_\_\_\_ B?

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**MODIFICATION OF MORTGAGE  
(Continued)**

Loan No: 6100323105

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**THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$ 50,000, AND A CURRENT BALANCE OF \$50,179 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$100,000 .**

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, 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 Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage 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.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 3, 2011.**

**GRANTOR:**

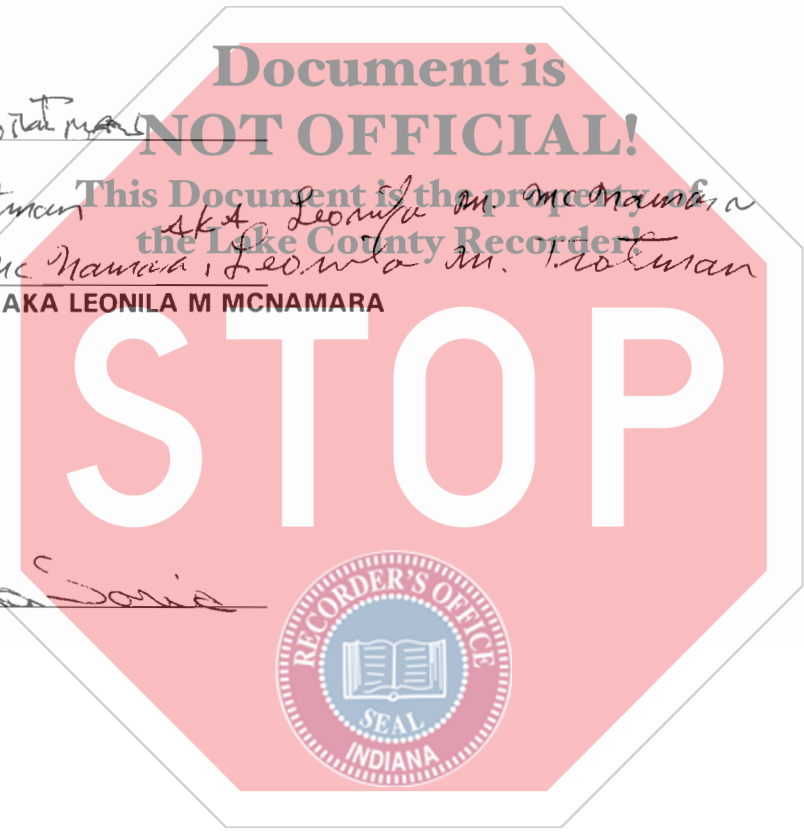
x Keith E Trotman  
KEITH E TROTMAN Sr

Leonila M. Trotman aka Leonila M. McNamara  
x Leonila M. Trotman aka Leonila M. McNamara  
LEONILA M TROTMAN AKA LEONILA M MCNAMARA

**LENDER:**

**HARRIS N.A.**

x Dalinda Soria  
Authorized Signer



MODIFICATION OF MORTGAGE

Loan No: 6100323105

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana )
) SS
COUNTY OF Lake )

On this day before me, the undersigned Notary Public, personally appeared KEITH E TROTMAN Sr and LEONILA M TROTMAN AKA LEONILA M MCNAMARA, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of January, 20 11.

By Suzanne C Lewis Residing at 915 Ridge Rd Munster IN 46321

Notary Public in and for the State of Indiana My commission expires 6/12/11

Suzanne C Lewis
Notary Public State of Indiana
Lake County
My Commission Expires 06/12/2011

Document is NOT OFFICIAL! LENDER ACKNOWLEDGMENT

This Document is the property of the Lake County Recorder!

STATE OF Indiana )
) SS
COUNTY OF Lake )

On this 1st day of January, 20 11, before me, the undersigned Notary Public, personally appeared Dalinda Soria and known to me to be the Banker, authorized agent for HARRIS N.A. that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of HARRIS N.A., duly authorized by HARRIS N.A. 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 in fact executed this said instrument on behalf of HARRIS N.A..

By Suzanne C Lewis Residing at 915 Ridge Rd Munster IN 46321

Notary Public in and for the State of Indiana My commission expires 6/12/11

Suzanne C Lewis
Notary Public State of Indiana
Lake County
My Commission Expires 06/12/2011

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 (Joyce Brown).