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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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

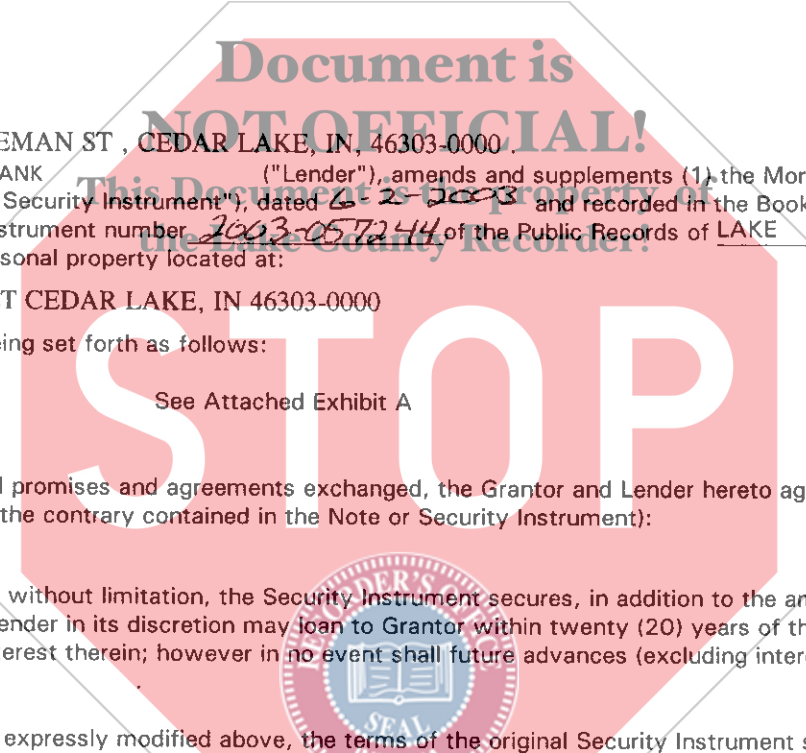


Loan Number: XXXXXX2227 + +

Mortgage Modification Document

43286378

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this March 3, 2011 between
TERRY K GROOT AND FAYTHE A GROOT



Whose address is: 14133 HUSEMAN ST, CEDAR LAKE, IN, 46303-0000.
("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust,
or Deed to Secure Debt (the "Security Instrument"), dated 6-2-2003 and recorded in the Book or Liber N/A
at page(s) N/A, or with instrument number 2003-057244 of the Public Records of LAKE County,
which covers the real and personal property located at:

14133 HUSEMAN STREET CEDAR LAKE, IN 46303-0000

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 \$ 166,000.00

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.

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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 3, 2011

Signed, sealed and delivered in the presence of: *Terry K Groot* (Seal)
TERRY K GROOT

Witness *Faythe A Groot* (Seal)
FAYTHE A GROOT

Witness _____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

FIFTH THIRD BANK

Signed, sealed and delivered in the presence of: *Mary L Meek* (Seal)
Authorized Signer - Title

Witness *Mary L Meek, Title Ins. Spec II*

Witness _____

STATE OF INDIANA
COUNTY OF LAKE

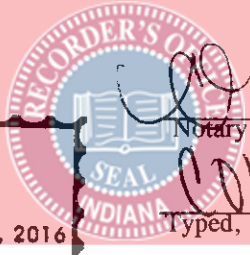
The foregoing instrument was acknowledged before me this March 3, 2011 of FIFTH THIRD BANK, AN OHIO BANKING CORPORATION

by *Mary L Meek, Title Ins. Spec II* (Title)

and who is personally known to me.

(Seal)

COLEEN ADLEY
Notary Public - Seal
State of Indiana
My Commission Expires May 14, 2016



Coleen Adley
Notary Public
Coleen Adley
Typed, Printed or Stamped Name

[Space Below This Line For Notary Acknowledgment]

STATE OF INDIANA, *Lake*

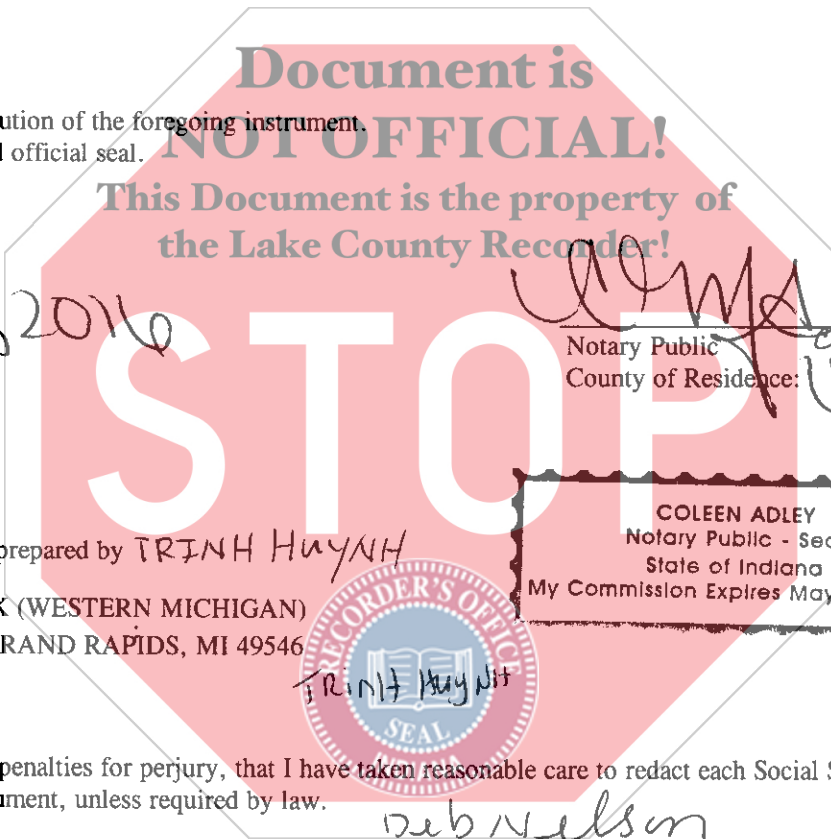
County ss: *Lake*

On this 3rd DAY OF March, 2011, before me, the undersigned, a Notary Public in and for said County, personally appeared TERRY K GROOT AND FAYTHE A GROOT

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

My Commission Expires:

May 14, 2016



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

COLEEN ADLEY
Notary Public - Seal
State of Indiana
My Commission Expires May 14, 2016

This instrument was prepared by *TRINH HUYNH*
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.

Deb Nelson
Deb Nelson

MM11 11/07

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EXHIBIT "A"

LEGAL DESCRIPTION

A PARCEL OF LAND SITUATED IN THE STATE OF INDIANA, COUNTY OF LAKE,
WITH A STREET LOCATION ADDRESS OF 14133 HUSEMAN ST; CEDAR LAKE, IN
46303-9316 CURRENTLY OWNED BY TERRY K GROOT AND FAYTHE A GROOT
HAVING A TAX IDENTIFICATION NUMBER OF 45-15-34-211-026.000-014 AND
FURTHER DESCRIBED AS NOBLE OAKS PARK 2ND ADD. LOTS 9 AND 10 BL.7
AND VAC. R-W ADJ. AND PT. OUT LOT A LY'G. BET. R-W AND LAKE.

45-15-34-211-026.000-014
14133 HUSEMAN ST; CEDAR LAKE, IN 46303-9316

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Document is
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the Lake County Recorder!

WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

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STOP

GROOT
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FIRST AMERICAN ELS
MODIFICATION AGREEMENT

