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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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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

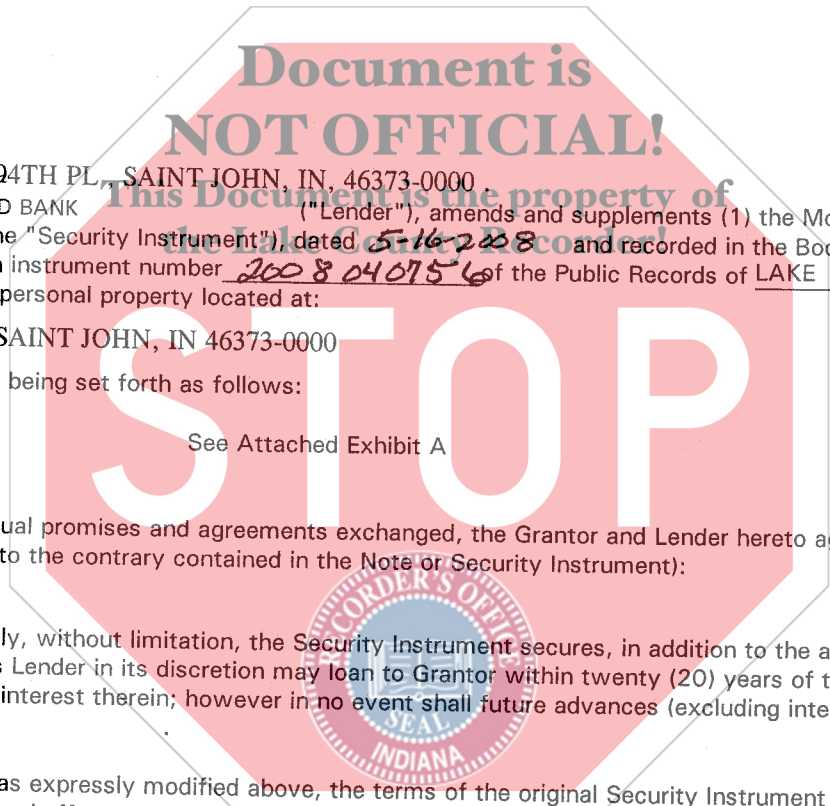


Loan Number: XXXXXX6735++

Mortgage Modification Document

43352002

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this November 30, 2010 between JESSICA A. TWARDY A SINGLE PERSON



Whose address is 9325 W 94TH PL, SAINT JOHN, IN, 46373-0000 ("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated 5-16-2008 and recorded in the Book or Liber N/A at page(s) N/A, or with instrument number 2008 040756 of the Public Records of LAKE County, which covers the real and personal property located at:

9325 W 94TH PLACE SAINT JOHN, IN 46373-0000

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 \$ 43,500.00

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 November 30, 2010 .

Signed, sealed and delivered in the presence of:

Jessica A Twardy (Seal)
JESSICA A. TWARDY

Kristal Colon
Witness Kristal Colon

Witness

_____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

Signed, sealed and delivered in the presence of:

Stephanie L. Wilkins OFR
Stephanie L. Wilkins - PR (Seal)
Authorized Signer - Title
Stephanie L. Wilkins

Kristal Colon
Witness Kristal Colon

Witness

Witness

STATE OF INDIANA
COUNTY OF LAKE

The foregoing instrument was acknowledged before me this November 30, 2010

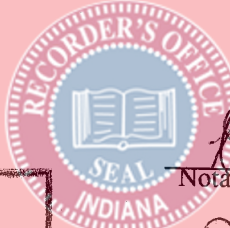
of FIFTH THIRD BANK, AN OHIO BANKING CORPORATION

by Stephanie Wilkins OFR
(Title)

and who is personally known to me.

(Seal)

RACHEL A. RENKO
NOTARY PUBLIC
SEAL
STATE OF INDIANA - COUNTY OF PORTER
MY COMMISSION EXPIRES FEB. 28, 2015



Rachel Renko
Notary Public
Res. Porter Co.
Rachel Renko
Typed, Printed or Stamped Name

[Space Below This Line For Notary Acknowledgment]

STATE OF INDIANA,

Porter

County ss:

On this 30th DAY OF November, 2010, before me, the undersigned, a Notary Public in and for said County, personally appeared JESSICA A. TWARDY A SINGLE PERSON

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 Comission Expires: *Feb. 28, 2015*

RACHEL A. RENKO
NOTARY PUBLIC
SEAL
STATE OF INDIANA - COUNTY OF PORTER
MY COMMISSION EXPIRES FEB. 28, 2015

Rachel A. Renko
Notary Public *Rachel A. Renko*
County of Residence: *Porter*

This instrument was prepared by

Melissa Moore

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.

Rachel A. Renko
Rachel A Renko

MM11 11/07

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EXHIBIT A

SITUATED IN THE COUNTY OF LAKE AND STATE OF INDIANA:

LOT 11 IN RENAISSANCE SUBDIVISION UNIT 1, AN ADDITION TO ST. JOHN, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 96, PAGE 2, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PPN: 45-11-34-105-007.000-035
JESSICA A. TWARDY

9325 WEST 94TH PLACE, SAINT JOHN IN 46373
Loan Reference Number : 14486943/23/01211/FAM
First American Order No: 43041019-43352002
Identifier: L/

TWARDY
43352002

FIRST AMERICAN ELS
MODIFICATION AGREEMENT



Document is
NOT OFFICIAL!
IN
This Document is
the Lake County

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

STOP

