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LAKE COUNTY
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2011 052090

2011 SEP 22 AM 8:43

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

RECORDED



Loan Number: XXXXXX0190++

Mortgage Modification Document

439 89/24

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this September 3, 2011 between DANIEL L. COVEY AND LINDA S. COVEY, HUSBAND AND WIFE

Whose address is: 1919 HUPPENTHAL DR., SCHERERVILLE, IN, 46375-0000 ("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated 7-17-2009 and recorded in the Book or Liber NA at page(s) NA, or with instrument number 2009053308 of the Public Records of LAKE County, which covers the real and personal property located at:

1919 HUPPENTHAL SCHERERVILLE, IN 46375-0000

the real property described being set forth as follows:

See Attached Exhibit A

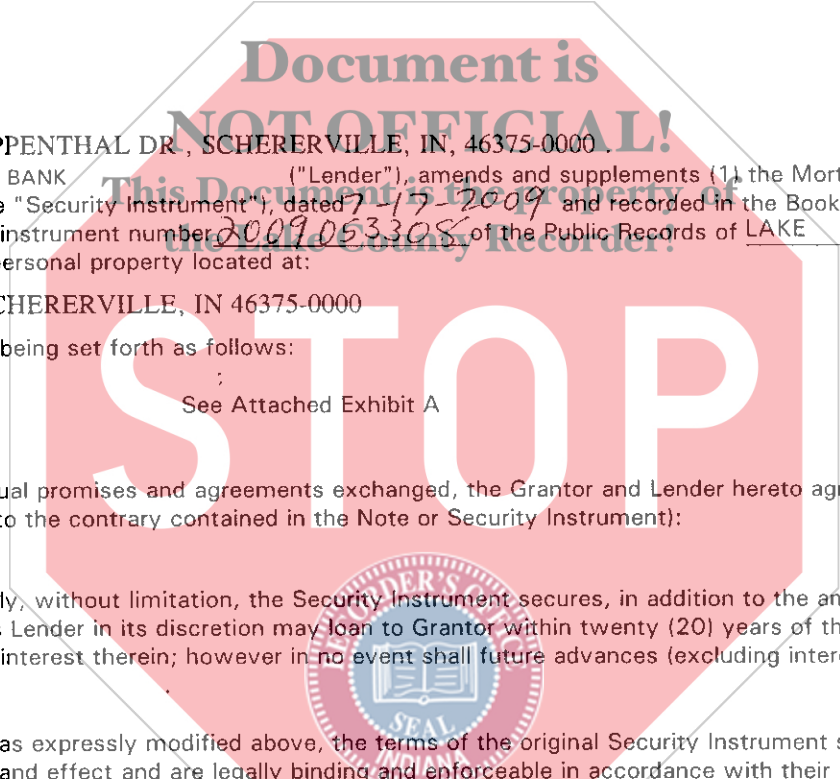
In consideration of the mutual promises and agreements exchanged, the Grantor and Lender hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

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 \$ 50,000.00

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 September 3, 2011 .

Signed, sealed and delivered in the presence of: Daniel L. Covey (Seal)
DANIEL L. COVEY

Witness Linda S. Covey (Seal)
LINDA S. COVEY

Witness _____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

FIFTH THIRD BANK

Signed, sealed and delivered in the presence of: _____ (Seal)

Authorized Signer - Title Proc

Witness Teyontie Patterson, Proc.

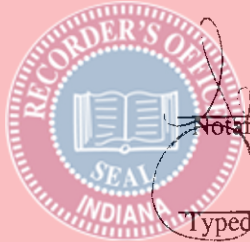
Witness _____

STATE OF INDIANA
COUNTY OF LAKE
The foregoing instrument was acknowledged before me this September 3, 2011 by Teyontie Patterson Proc
of FIFTH THIRD BANK, AN OHIO BANKING CORPORATION Personal Banker (Title)

and who is personally known to me.

(Seal) _____
Notary Public

Jennifer Reeve
Typed, Printed or Stamped Name



Co o F Res; Lake

[Space Below This Line For Notary Acknowledgment]

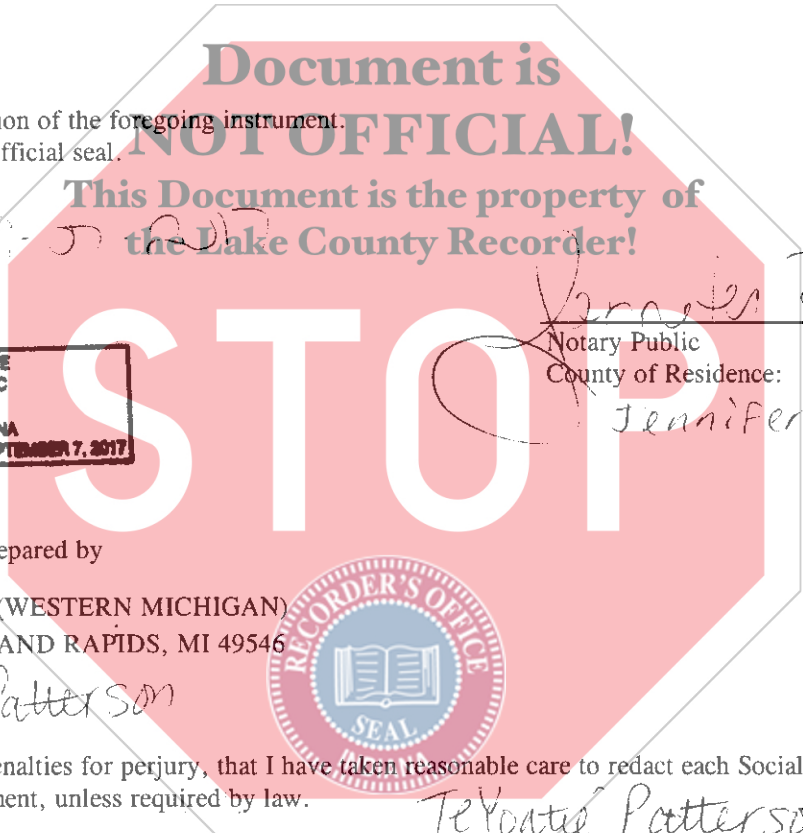
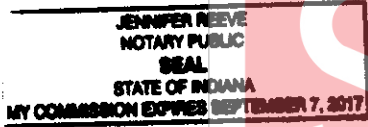
STATE OF INDIANA,

County ss: *Lake*

On this 3rd DAY OF September, 2011, before me, the undersigned, a Notary Public in and for said County, personally appeared
DANIEL L. COVEY AND LINDA S. COVEY, HUSBAND AND WIFE

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

My Comission Expires: *09-07-2017*



Jennifer Reeve
Notary Public
County of Residence: *Lake*
Jennifer Reeve

This instrument was prepared by

FIFTH THIRD BANK (WESTERN MICHIGAN)
1850 EAST PARIS GRAND RAPIDS, MI 49546

Teyontie Patterson

I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Teyontie Patterson
Teyontie Patterson

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EXHIBIT A

SITUATED IN THE COUNTY OF LAKE AND STATE OF INDIANA:

LOT 49 IN LAKEVIEW ESTATES, 2ND ADDITION PHASE ONE, AN ADDITION TO THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 67, PAGE 51, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, AND AMENDED BY CERTIFICATE OF CORRECTION RECORDED DECEMBER 28, 1990 AS DOCUMENT NO. 141068.

PPN: 45-11-17-156-004.000-036
DANIEL L. COVEY AND LINDA S. COVEY, HUSBAND AND WIFE

1919 HUPPENTHAL DRIVE, SCHERERVILLE IN 46375
Loan Reference Number : 15764190/23/04733/EAM
First American Order No: 43989124
Identifier:



Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

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

NATIONAL RECORDING

COVEY
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FIRST AMERICAN ELS
MODIFICATION AGREEMENT

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