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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2012 JUN 20 AM 11:39

MICHAEL FAJMAN
RECORDER

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



Loan Number: XXXXXX8766++

Mortgage Modification Document

45002235

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this May 21, 2012 between
MARJAN RISTESKI, MARRIED

PR

Whose address is: 12966 MASSACHUSETTS 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 4-7-09 and recorded in the Book or Liber NA
at page(s) NA, or with instrument number 2009025324 of the Public Records of LAKE County,
which covers the real and personal property located at:

12966 MASSACHUSETTS 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 \$ 205,700.00

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.

21⁰⁰
Ref # 099934
1004783

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED May 21, 2012

Signed, sealed and delivered in the presence of: Marjan Risteski (Seal)
MARJAN RISTESKI

Witness _____ (Seal)

Witness _____ (Seal)

_____ (Seal)

_____ (Seal)

_____ (Seal)

Signed, sealed and delivered in the presence of: Ma Hall (Seal) Rep
Authorized Signer - Title

Witness _____

Witness _____

OHIO
STATE OF ~~INDIANA~~
COUNTY OF LAKE Hamilton
The foregoing instrument was acknowledged before me this May 21, 2012
of FIFTH THIRD BANK, AN OHIO BANKING CORPORATION

and who is personally known to me.

(Seal)

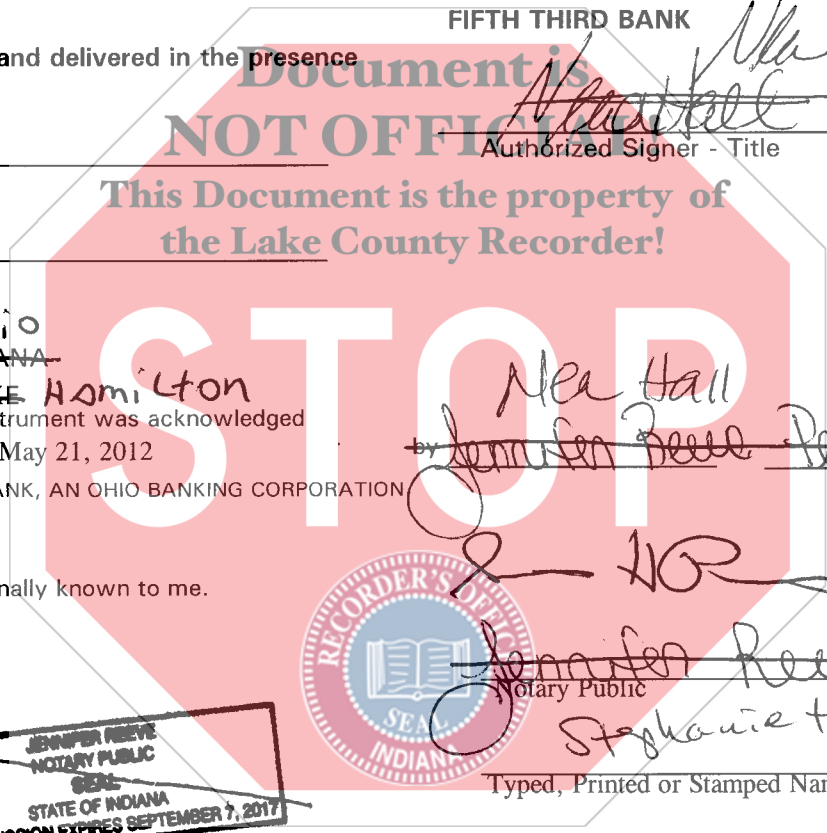


Ma Hall Rep
Jennifer Reel Personal
(Title) Banker

Jennifer Reel
Notary Public
Stephanie H. Pettrey
Typed, Printed or Stamped Name



STEPHANIE H. PETTREY MMD2 (06/09)
Notary Public, State of Ohio
My Commission Expires
June 14, 2014



[Space Below This Line For Notary Acknowledgment]

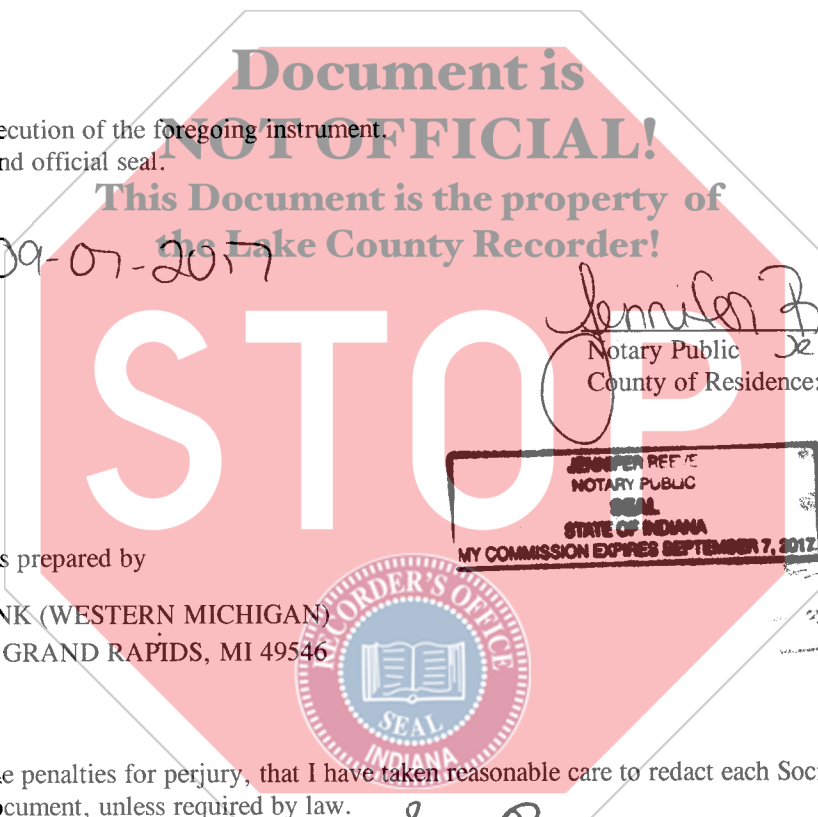
STATE OF INDIANA, *LAKE*

County ss:

On this 21st DAY OF May, 2012, before me, the undersigned, a Notary Public in and for said County,
personally appeared
MARJAN RISTESKI, MARRIED

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

My Commission Expires: *09-07-2017*



Jennifer Reece
Notary Public *Jennifer Reece*
County of Residence: *Will*

This instrument was prepared by
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.

Stephanie Pettrey

MM11 11/07

17444383

EXHIBIT A

SITUATED IN THE COUNTY OF LAKE AND STATE OF INDIANA:

LOT 33 IN COVINGTON SUBDIVISION, AS PER PLAT THEREOF,
RECORDED IN PLAT BOOK 100, PAGE 17, IN THE OFFICE OF THE
RECORDER OF LAKE COUNTY, INDIANA.

PPN: 45-16-22-301-003.000-042
MARJAN RISTESKI

12966 MASSACHUSETTS STREET, CROWN POINT IN 46307
Loan Reference Number : 17444383/23/04711/FAM
First American Order No: 45002235
Identifier: L/

