

2012 058701

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MICHAEL D. FAJMAN
RECORDER

gm

RECORDATION REQUESTED BY:

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

610031129

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

CTA 25389891

RETURN TO:
envelope provided

#23

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 27, 2012, is made and executed between MARTHANN GATLIN, not personally but as Trustee on behalf of THE GATLIN LIVING TRUST DATED 02-17-2000 AS AMENDED AND RESTATED 04-23-2007 (referred to below as "Grantor") and BMO HARRIS BANK 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 January 31, 2009 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

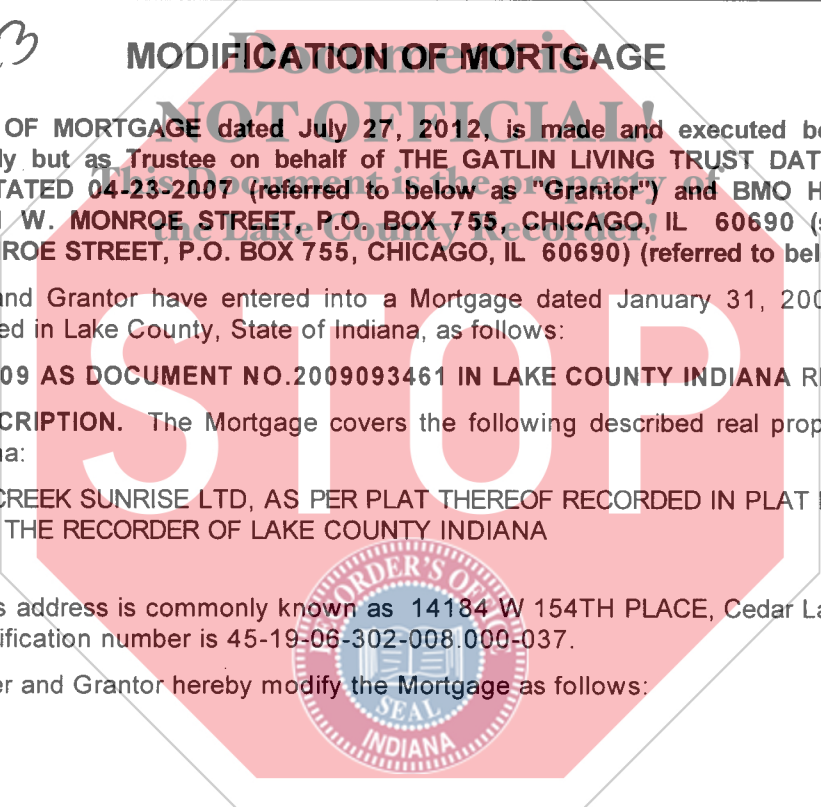
RECORDED 03/26/09 AS DOCUMENT NO. 2009093461 IN LAKE COUNTY INDIANA RECORDS.

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

LOT 18 IN WEST CREEK SUNRISE LTD, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 92, PAGE 75, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY INDIANA

The Real Property or its address is commonly known as 14184 W 154TH PLACE, Cedar Lake, IN 46303. The Real Property tax identification number is 45-19-06-302-008.000-037.

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



23-00
104#
0014809200
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**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 6100311129

Page 2

THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$ 25,000.00, AND A CURRENT BALANCE OF \$23267.63 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$100,000.00 .

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 endorsers 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 JULY 27, 2012.

GRANTOR:

THE GATLIN LIVING TRUST DATED 02-17-2000 AS AMENDED AND RESTATED 04-23-2007

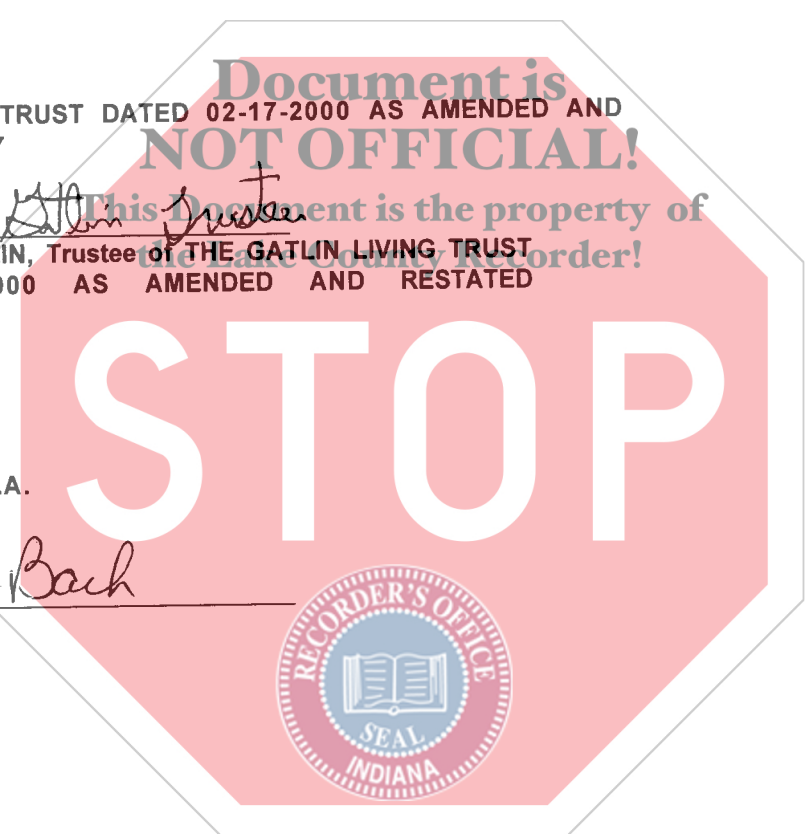
By:

M. H. Gatlin
MARTHANN GATLIN, Trustee of THE GATLIN LIVING TRUST
DATED 02-17-2000 AS AMENDED AND RESTATED
04-23-2007

LENDER:

BMO HARRIS BANK N.A.

x *Kathleen A. Bach*
Authorized Signer



MODIFICATION OF MORTGAGE
(Continued)

Loan No: 6100311129

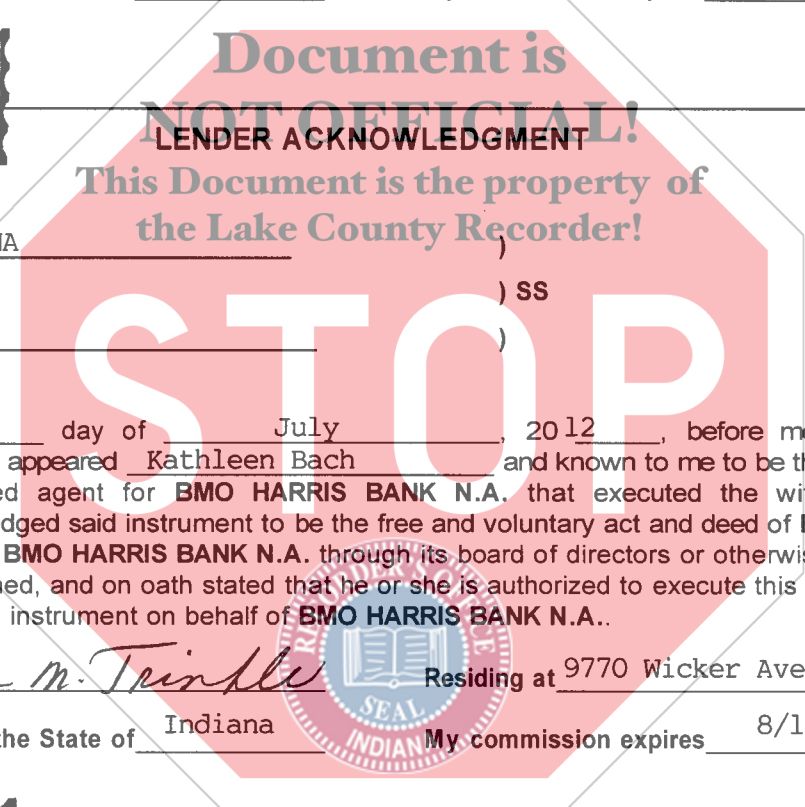
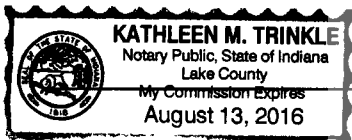
Page 3

TRUST ACKNOWLEDGMENT

STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this 27th day of July, 20 12, before me, the undersigned Notary Public, personally appeared **MARTHANN GATLIN, Trustee of THE GATLIN LIVING TRUST DATED 02-17-2000 AS AMENDED AND RESTATED 04-23-2007**, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Kathleen M. Trinkle Residing at 9770 Wicker Ave St. John, In 46373
Notary Public in and for the State of Indiana My commission expires 8/13/2016



STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this 27th day of July, 20 12, before me, the undersigned Notary Public, personally appeared Kathleen Bach and known to me to be the _____, authorized agent for **BMO HARRIS BANK N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BMO HARRIS BANK N.A.**, duly authorized by **BMO HARRIS BANK 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 **BMO HARRIS BANK N.A.**.

By Kathleen M. Trinkle Residing at 9770 Wicker Ave St. John, In 46373
Notary Public in and for the State of Indiana My commission expires 8/13/2016



**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 6100311129

Page 4

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 DeVoll).

This Modification of Mortgage was prepared by: Joyce DeVoll



RECORDING PAGE

