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2013 015959

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 MAR -1 AM 10:06

MICHAEL D. BROWN
RECORDER

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

~~WHEN RECORDED RETURN TO:~~
Harris Consumer Lending Center
3800 Golf Road Suite 300
P.O. Box 5041
Rolling Meadows, IL 60008

EA 46034543

Document is
MODIFICATION OF MORTGAGE
NOT OFFICIAL!

THIS MODIFICATION OF MORTGAGE dated January 30, 2013, is made and executed between DAVID R. BELDER AND MARILYN F. BELDER, HUSBAND AND WIFE (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 February 17, 2011 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

RECORDED 03/03/2011 AS DOCUMENT NO. 2011 012520 IN LAKE COUNTY, IN RECORDS

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

SITUATED IN THE TOWN OF SCHERERVILLE, COUNTY OF LAKE AND STATE OF INDIANA:
LOT 103, CASA BELLA ADDITION, UNIT 3, TO THE TOWN OF SCHERERVILLE, AS SHOWN IN PLAT BOOK 49 PAGE 7 IN LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 2413 Sorrento Dr, Schererville, IN 46375. The Real Property tax identification number is 45-11-21-227-010.000-036.

 BELDER
46034543
FIRST AMERICAN ELS
MODIFICATION


IN

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

23.00
1 ref #
1136199
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**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 6100330127

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

THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$60,500.00 AND A CURRENT BALANCE OF \$1,809.98 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$157,600.00.

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 JANUARY 30, 2013.

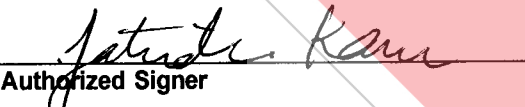
GRANTOR:

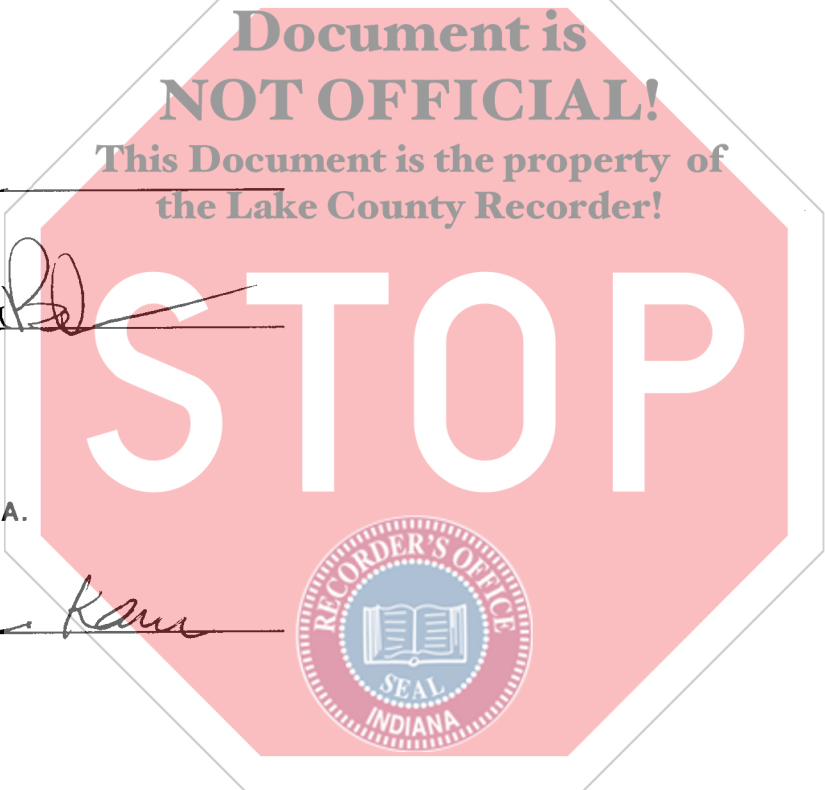
X 
DAVID R BELDER

X 
MARLYN F BELDER

LENDER:

BMO HARRIS BANK N.A.

X 
Authorized Signer



MODIFICATION OF MORTGAGE
(Continued)

Loan No: 6100330127

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INDIVIDUAL ACKNOWLEDGMENT

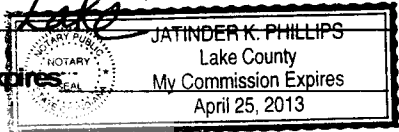
STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this day before me, the undersigned Notary Public, personally appeared **DAVID R BELDER** and **MARILYN F BELDER**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 30th day of January, 2013.

By Jatinder K. Phillips
Notary Public in and for the State of INDIANA

Residing at LAKE
My commission expires April 25, 2013



Document is
NOT OFFICIAL!
LENDER ACKNOWLEDGMENT

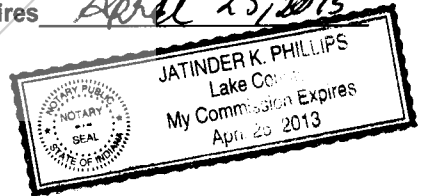
This Document is the property of
the Lake County Recorder!

STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this 30th day of January, 2013, before me, the undersigned Notary Public, personally appeared _____ 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 Jatinder K. Phillips
Notary Public in and for the State of INDIANA

Residing at LAKE
My commission expires April 25, 2013



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 (DIANA L. ZAJACZKOWSKI).

**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 6100330127

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This Modification of Mortgage was prepared by: DIANA L. ZAJACZKOWSKI
111 W. Monroe St.
Chicago, IL 60690



RECORDING PAGE

