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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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Southwest Financial Services, LTD.  
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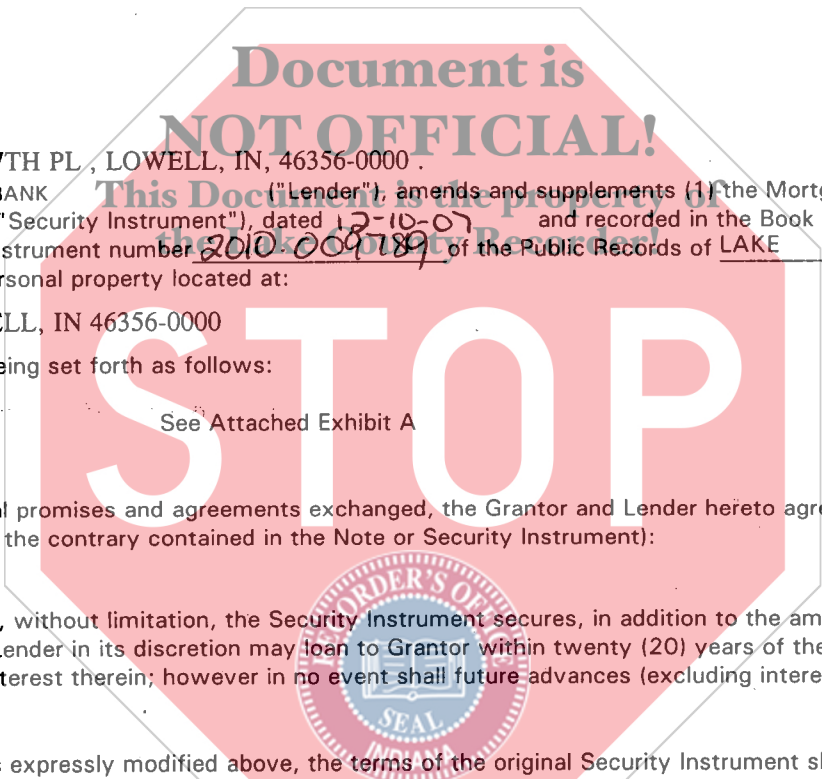
MICHAEL B. BROWN  
RECORDER



Loan Number: XXXXXX0546 + +

**Mortgage Modification Document**

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this February 8, 2013 between  
ADAM SZCZEPANEK AND DEBORAH SZCZEPANEK, HUSBAND AND WIFE



Whose address is 6703 W 157TH PL, LOWELL, IN, 46356-0000.  
("Grantor") and FIFTH THIRD BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust,  
or Deed to Secure Debt (the "Security Instrument"), dated 12-10-07 and recorded in the Book or Liber N/A  
at page(s) NA, or with instrument number 2010-009789 of the Public Records of LAKE County,  
which covers the real and personal property located at:

6703 W 157TH PL LOWELL, IN 46356-0000

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 \$ 17,100.00

**Continuing Validity:** Except as expressly modified above, the 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 February 8, 2013

Signed, sealed and delivered in the presence of: Adam Szczepanek (Seal)  
ADAM SZCZEPANEK

Witness \_\_\_\_\_ Deborah Szczepanek (Seal)  
DEBORAH SZCZEPANEK

Witness \_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

FIFTH THIRD BANK

Signed, sealed and delivered in the presence of: Paul Daigne - Senior CSP (Seal)  
Authorized Signer Title

Witness \_\_\_\_\_ Sarah Daigne  
Witness \_\_\_\_\_

STATE OF INDIANA  
COUNTY OF LAKE  
The foregoing instrument was acknowledged before me this February 8, 2013 by Jorie Stahl Personal Banker  
of FIFTH THIRD BANK, AN OHIO BANKING CORPORATION (Title)

and who is personally known to me.

(Seal) \_\_\_\_\_ Jorie Stahl  
Notary Public

JORIE E. STAHL  
NOTARY PUBLIC  
SEAL  
STATE OF INDIANA - COUNTY OF LAKE  
MY COMMISSION EXPIRES NOV. 20, 2019

\_\_\_\_\_ Jorie E. Stahl  
Typed, Printed or Stamped Name

[Space Below This Line For Notary Acknowledgment]

STATE OF INDIANA,

County ss: LAKE

On this 8th DAY OF February, 2013, before me, the undersigned, a Notary Public in and for said County, personally appeared ADAM SZCZEPANEK AND DEBORAH SZCZEPANEK, HUSBAND AND WIFE

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 Commission Expires: November 20, 2019



Jorie Stahl  
Notary Public  
County of Residence:

This instrument was prepared by  
Deb Nelson  
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.

A. Mentrup

MM11 11/07

EXHIBIT A

Situated in Lake County, State of Indiana:

Lot 95, Westdale Estates Unit No. 5, as per plat thereof, recorded in Plat Book 95, Page 10, in the Office of the Recorder of Lake County, Indiana.

