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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2013 016863

2013 MAR -6 AM 9:28

DOCUMENTS PREPARED BY:  
NORBERTO SALGADO  
RECORD AND RETURN TO:

MICHAEL B. BROWN  
RECORDER

BRANDY STABENOW  
GREAT LAKES CREDIT UNION  
2525 GREEN BAY ROAD  
NORTH CHICAGO, IL 60064

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### LOAN MODIFICATION AGREEMENT

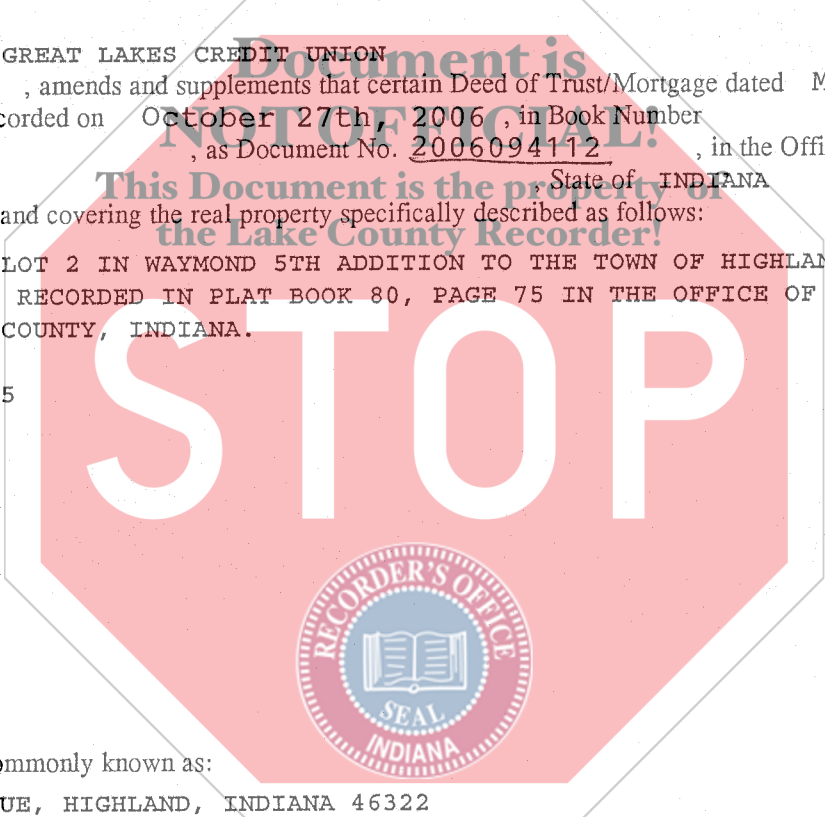
Loan ID # 22000817

This Loan Modification Agreement (the "Agreement"), made this December 4th, 2012, between JOHN L. FRANKLIN and VIRGINIA A. FRANKLIN, HUSBAND AND WIFE

(the "Borrowers") and GREAT LAKES CREDIT UNION, amends and supplements that certain Deed of Trust/Mortgage dated May 1st, 2006 and recorded on October 27th, 2006, in Book Number \_\_\_\_\_, at Page Number \_\_\_\_\_, as Document No. 2006094112, in the Official Records of the County of LAKE, State of INDIANA (the "Security Instrument"), and covering the real property specifically described as follows:

THE NORTH 1/2 OF LOT 2 IN WAYMOND 5TH ADDITION TO THE TOWN OF HIGHLAND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 80, PAGE 75 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PIN#16-27-0616-005



This property is more commonly known as:  
9201 WAYMOND AVENUE, HIGHLAND, INDIANA 46322

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

DECREASE PRINCIPAL AMOUNT TO FOURTY EIGHT THOUSAND DOLLARS.  
(\$48,000.00)

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and GREAT LAKES CREDIT UNION shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the

AMOUNT \$ 18 ps1  
CASH CHARGE  
CHECK# 1140794  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON-CONF \_\_\_\_\_  
DEPUTY AW

above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

**YOU ARE NOT OBLIGATED TO PAY ANY MONEY UNLESS YOU SIGN THIS CONTRACT AND RETURN IT TO THE SELLER / LENDER.**

GREAT LAKES CREDIT UNION

-Lender

JOHN L. FRANKLIN

(Seal)

-Borrower

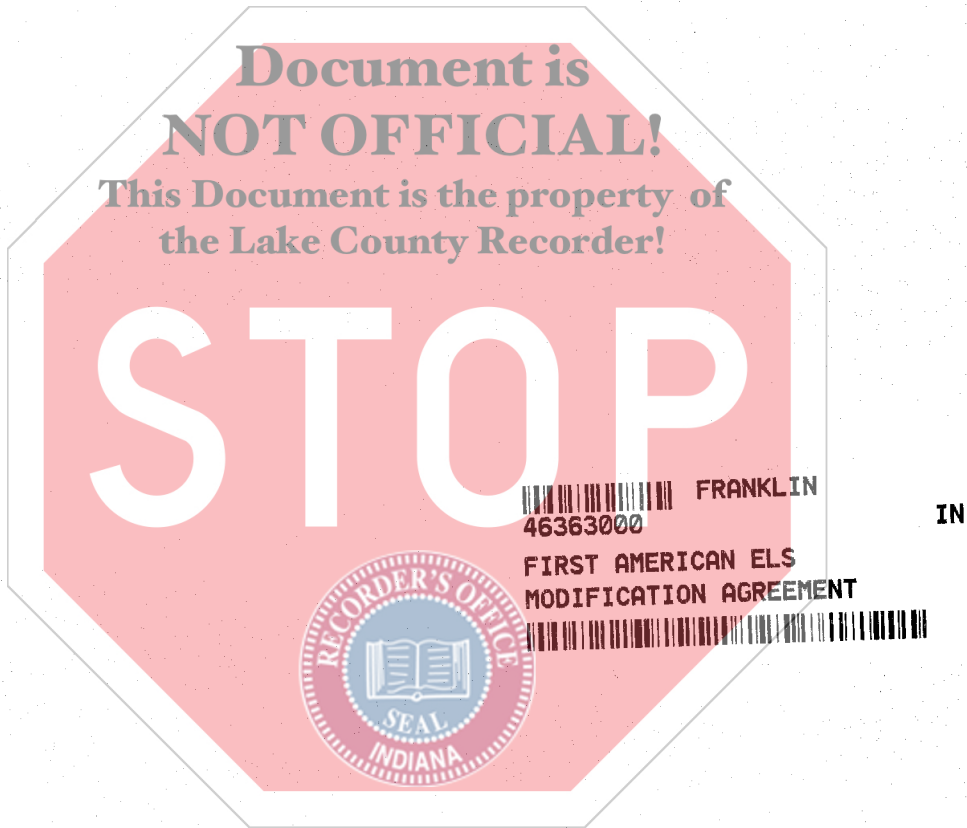


By: RICHARD EDWARDS  
Its: SR VICE PRESIDENT OF LENDING

VIRGINIA A. FRANKLIN

(Seal)

-Borrower



(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of  
County of

On this 4th day of December, 2012, before me, the undersigned, a Notary Public in and for said County, personally appeared JOHN L. FRANKLIN and VIRGINIA A. FRANKLIN

\_\_\_\_\_, and acknowledged the execution of the foregoing instrument.

My Commission Expires:

(Seal)

\_\_\_\_\_  
Notary Public  
(Sign & Print Name)

above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

YOU ARE NOT OBLIGATED TO PAY ANY MONEY UNLESS YOU SIGN THIS CONTRACT AND RETURN IT TO THE SELLER / LENDER.

GREAT LAKES CREDIT UNION

-Lender

JOHN L. FRANKLIN

(Seal) -Borrower

*[Signature]*

By: RICHARD EDWARDS  
Its: SR VICE PRESIDENT OF LENDING

VIRGINIA A. FRANKLIN

(Seal) -Borrower



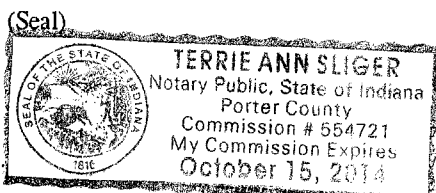
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Indiana  
County of Lake

On this 4th day of December, 2012, before me, the undersigned, a Notary Public in and for said County, personally appeared JOHN L. FRANKLIN and VIRGINIA A. FRANKLIN

\_\_\_\_\_, and acknowledged the execution of the foregoing instrument.

My Commission Expires: 10-15-14



*[Signature]*  
Notary Public  
(Sign & Print Name) Terrie Ann Sliger

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.

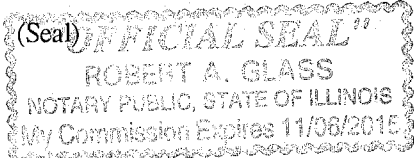
*[Signature]*  
Rita Morris

State of  
County of

Before me, the undersigned, a Notary Public, in and for said County and State, this 4th day of December, 2012, personally appeared RICHARD EDWARDS, SR VICE PRESIDENT OF LENDING of GREAT LAKES CREDIT UNION

, and acknowledged the execution of the foregoing instrument.

My Commission Expires: 11-6-15



*[Signature]*  
Notary Public  
(Sign & Print Name) ROBERT GLASS

This instrument was prepared by: **NORBERTO SALGADO**

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.



*[Signature]*  
NORBERTO SALGADO  
\_\_\_\_\_  
-(Name)

Statement of taxes and/or special assessments shall be mailed to:

Name: **GREAT LAKES CREDIT UNION**  
Address: **2525 GREEN BAY ROAD**  
**NORTH CHICAGO, ILLINOIS 60064**