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2013 018428

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 MAR 13 AM 8:45

MICHAEL B. BROWN
RECORDER

RECORDATION REQUESTED BY:

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

WHEN RECORDED MAIL TO:

Harris Consumer Lending Center
3800 Golf Road Suite 300
P.O. Box 5041
Rolling Meadows, IL 60008

Document is NOT OFFICIAL!
MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 7, 2013, is made and executed between BIJAY PRAKASH and BHARTI PRAKASH, 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 January 5, 2011 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

RECORDED 2-4-2011 AS DOCUMENT NO. 2011-006607 IN LAKE COUNTY, IN RECORDS

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

LOT 18 IN HEATHERSTONE SUBDIVISION-PHASE 1, AN ADDITION TO THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 96 PAGE 34, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 1265 DEER CREEK DR, DYER, IN 46311. The Real Property tax identification number is 45-11-07-401-013.000-034.

AMOUNT \$ 23.⁰⁰
CASH _____ CHARGE _____
CHECK# 608857 + 892
OVERAGE _____
COPY _____
NON-CONF _____
DEPUTY PP

IRGF

E

**MODIFICATION OF MORTGAGE
(Continued)**

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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 \$19,451.00 AND IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$18,400.00.

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 endorser 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 FEBRUARY 7, 2013.

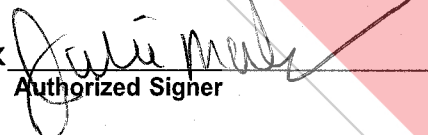
GRANTOR:

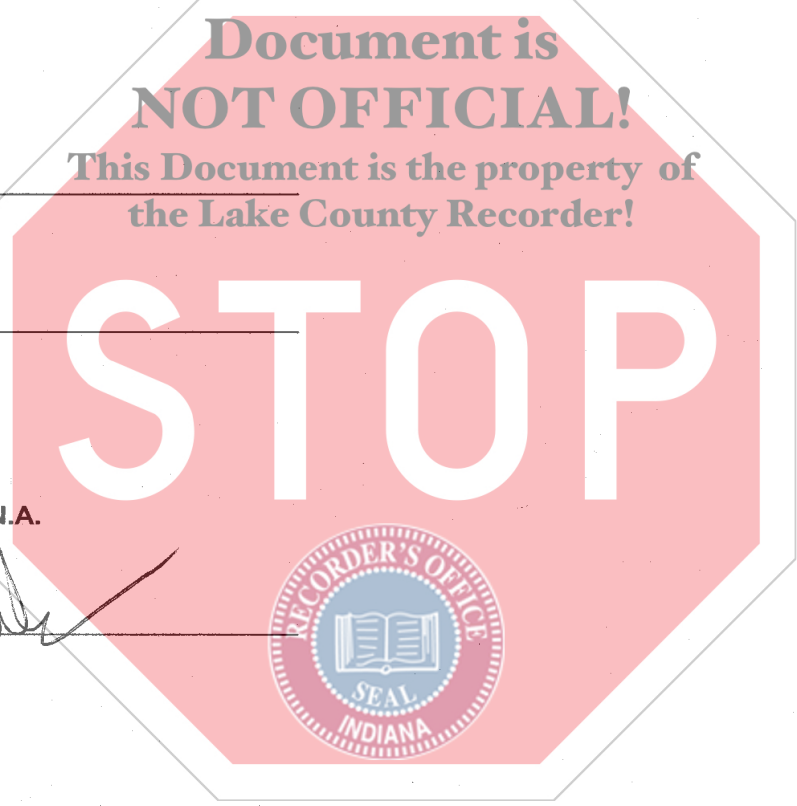
X _____
BIJAY PRAKASH

X _____
BHARTI PRAKASH

LENDER:

BMO HARRIS BANK N.A.

X 
Authorized Signer



MODIFICATION OF MORTGAGE
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF _____)
) SS
COUNTY OF _____)

On this day before me, the undersigned Notary Public, personally appeared **BIJAY PRAKASH** and **BHARTI PRAKASH**, 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 _____ day of _____, 20_____.

By _____ Residing at _____

Notary Public in and for the State of _____ My commission expires _____

Document is
NOT OFFICIAL!
LENDER ACKNOWLEDGMENT
This Document is the property of
the Lake County Recorder!

STATE OF WISCONSIN)
) SS
COUNTY OF MILWAUKEE)

On this 13 day of FEBRUARY, 20 13, before me, the undersigned Notary Public, personally appeared JULIE M. WESTBROOK and known to me to be the A.P., 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 Janet L. Wentlandt Residing at MILWAUKEE WI
Notary Public in and for the State of WI My commission expires 2/8/15

JANET L. WENTLANDT
NOTARY PUBLIC
STATE OF WISCONSIN

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 (CRISTINA SANCHEZ).

**MODIFICATION OF MORTGAGE
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This Modification of Mortgage was prepared by: CRISTINA SANCHEZ



RECORDING PAGE

