

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2013 020186

2013 MAR 18 AM 8:50

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

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated November 6, 2012, is made and executed between GEORGE SMOLAR and PATRICIA SMOLAR, 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 July 7, 2011. (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

RECORDED 08-01-2011 AS DOCUMENT NO. 2011 041060 IN LAKE COUNTY, INDIANA RECORDS.

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

LOT 6 IN CASTLE VIEW ESTATES, UNIT TWO, AN ADDITION TO THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 89 PAGE 24, AND AMENDED BY A CERTAIN "PLAT OF CORRECTION" RECORDED IN NOVEMBER 2, 2000 IN PLAT BOOK 89 PAGE 53, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 1492 KNIGHTHOOD DR, DYER, IN 46311. The Real Property tax identification number is 45-11-18-479-009.000-034.

AMOUNT \$ 21 Refl  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK# 7505069073  
OVERAGE 3<sup>rd</sup>  
COPY \_\_\_\_\_  
NON-CONF \_\_\_\_\_  
DEBIT 00 E

**MODIFICATION OF MORTGAGE  
(Continued)**

Loan No: 6100333717

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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 \$100,000.00, AND IS HEREBY MODIFIED AND DECREASED TO A CREDIT LIMIT OF \$60,000.00.**

**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 NOVEMBER 6, 2012.**

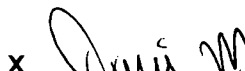
**GRANTOR:**

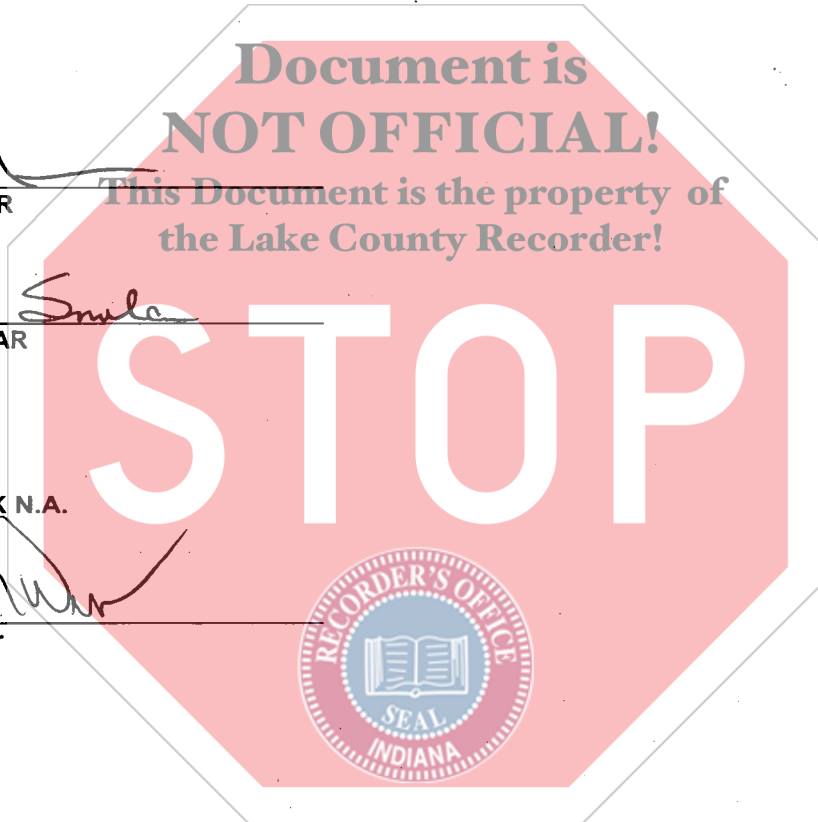
X   
GEORGE SMOLAR

X   
PATRICIA SMOLAR

**LENDER:**

**BMO HARRIS BANK N.A.**

X   
Authorized Signer



MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 6100333717

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared **GEORGE SMOLAR** and **PATRICIA SMOLAR**, 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 15<sup>TH</sup> day of JANUARY, 2013.

By Jane M. Bosma Residing at 18757 BERNADINE, LANSING, IL 60438

Notary Public in and for the State of ILLINOIS My commission expires 9/03/2013

"OFFICIAL SEAL"  
JANE M. BOSMA  
Notary Public, State of Illinois  
My Commission Expires 09/03/2014

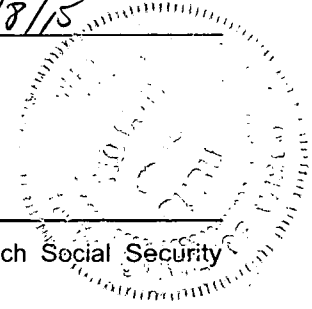
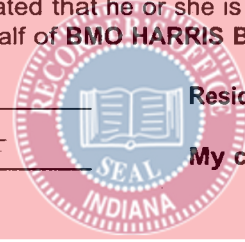
Document is NOT OFFICIAL LENDER ACKNOWLEDGMENT

STATE OF WISCONSIN )  
 ) SS  
COUNTY OF MILWAUKEE )

On this 8 day of NOVEMBER, 2012, before me, the undersigned Notary Public, personally appeared JULIE M. WESTBROOK and known to me to be the A.V.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 (Rebecca Troemel).

Title No FNTGSC-N81555

**LEGAL DESCRIPTION**

**EXHIBIT "A"**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF LAKE, STATE OF Indiana, AND IS DESCRIBED AS FOLLOWS:

LOT 6 IN CASTLE VIEW ESTATES, UNIT TWO, AN ADDITION TO THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 89 PAGE 24, AND AMENDED BY A CERTAIN "PLAT OF CORRECTION" RECORDED IN NOVEMBER 2, 2000 IN PLAT BOOK 89 PAGE 53, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Parcel ID: 45-11-18-479-009.000-034

Commonly known as 1492 KNIGHTHOOD Drive, Dyer, IN 46311  
However, by showing this address no additional coverage is provided

