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MICHAEL D. BROWN
RECORDER

RECORDATION REQUESTED BY:

American Savings, FSB
St. John
7880 Wicker Ave
St. John, IN 46373

WHEN RECORDED MAIL TO:

American Savings, FSB
St. John
7880 Wicker Ave
St. John, IN 46373

SEND TAX NOTICES TO:

American Savings, FSB
St. John
7880 Wicker Ave
St. John, IN 46373

Document is
NOT OFFICIAL!
MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 6, 2013, is made and executed between Vincent Jadryev (referred to below as "Grantor") and American Savings, FSB, whose address is 7880 Wicker Ave, St. John, IN 46373 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 7, 2008 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

recorded on February 29, 2008 as Document No. 2008 015240 in the Office of the Recorder of Lake County, Indiana.

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

Lot 18 in Ridgemoor Addition to Hammond, as per plat thereof, recorded in Plat Book 17 page 22, in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known as 6843 Rosewood, Hammond, IN 46324. The Real Property tax identification number is 26-35-0273-0019.

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

Interest rate on said Mortgage will be 6.00% starting with the April 1, 2013 payment. New maturity date on said Mortgage will be March 1, 2018. Payments amortized over 20 years.

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.

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MODIFICATION OF MORTGAGE
(Continued)

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 6, 2013.

GRANTOR:

x Vincent Jadryev
Vincent Jadryev

LENDER:

AMERICAN SAVINGS, FSB
x [Signature]
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

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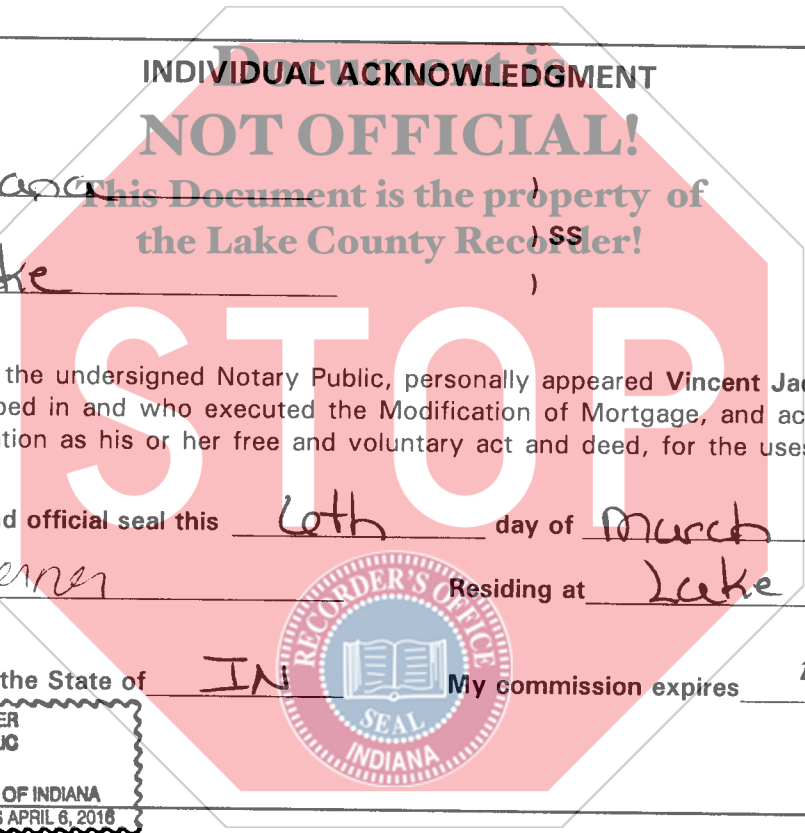
STATE OF Indiana
COUNTY OF Lake

On this day before me, the undersigned Notary Public, personally appeared **Vincent Jadryev**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 6th day of March, 2013.

By Donna Kerner
Donna Kerner Residing at Lake Co.

Notary Public in and for the State of IN My commission expires 4.6.2016



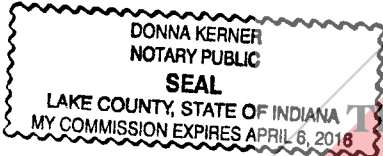
LENDER ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this 6th day of March, 20 13, before me, the undersigned Notary Public, personally appeared Todd Williams and known to me to be the Vice President, authorized agent for **American Savings, FSB** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **American Savings, FSB**, duly authorized by **American Savings, FSB** 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 **American Savings, FSB**.

By Donna Kerner Residing at Lake Co
Donna Kerner

Notary Public in and for the State of IN My commission expires 4.6.2016



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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 (Todd C. Williams, Vice President).

This Modification of Mortgage was prepared by: Todd C. Williams, Vice President

