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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 047627

2013 JUL -1 AM 8: 33

MICHAEL D. BROWN
RECORDER

Recording Requested By/Return To:
Wells Fargo Financial Cards
Attn: Loan Servicing
PO Box 5943
Sioux Falls, SD 57117-5943



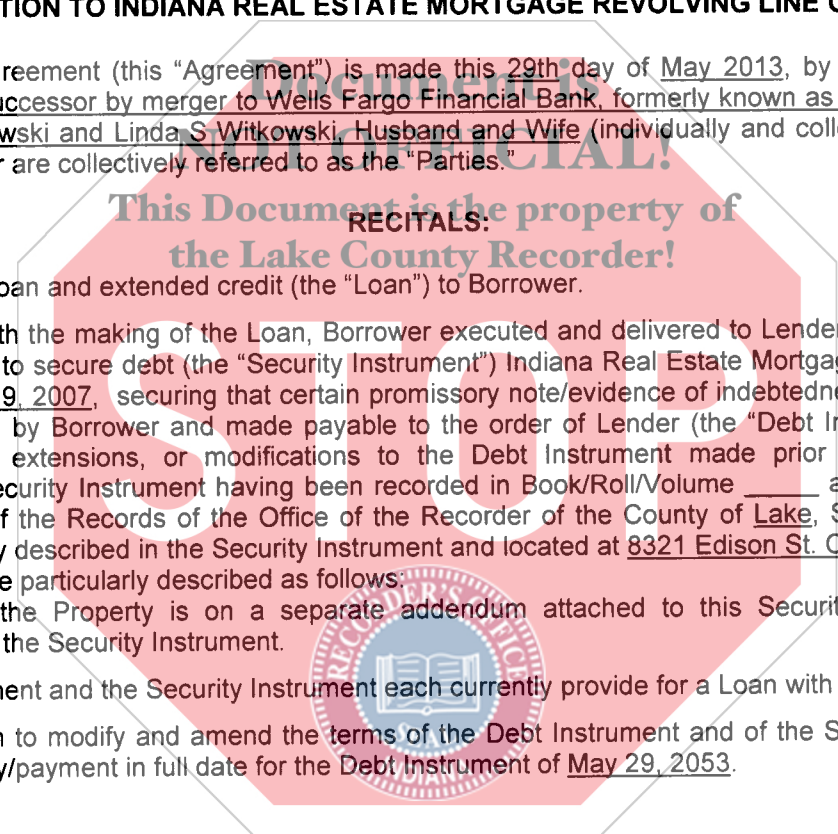
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MODIFICATION TO INDIANA REAL ESTATE MORTGAGE REVOLVING LINE OF CREDIT

This Modification Agreement (this "Agreement") is made this 29th day of May 2013, by and between, Wells Fargo Bank, N.A., successor by merger to Wells Fargo Financial Bank, formerly known as Dial Bank ("Lender") and Steven C Witkowski and Linda S Witkowski, Husband and Wife (individually and collectively, "Borrower"). Lender and Borrower are collectively referred to as the "Parties."

RECITALS:

- A. Lender made a loan and extended credit (the "Loan") to Borrower.
- B. In conjunction with the making of the Loan, Borrower executed and delivered to Lender that certain deed of trust/mortgage/deed to secure debt (the "Security Instrument") Indiana Real Estate Mortgage Revolving Line Of Credit dated August 9, 2007, securing that certain promissory note/evidence of indebtedness of the same date which was executed by Borrower and made payable to the order of Lender (the "Debt Instrument") (together with any renewals, extensions, or modifications to the Debt Instrument made prior to the date of this Agreement), said Security Instrument having been recorded in Book/Roll/Volume _____ at page _____ (or as No. 2007-064915) of the Records of the Office of the Recorder of the County of Lake, State of Indiana, and covering the property described in the Security Instrument and located at 8321 Edison St. Crown Point IN 46307 (the "Property"), more particularly described as follows:
The description of the Property is on a separate addendum attached to this Security Instrument, which description is part of the Security Instrument.
- C. The Debt Instrument and the Security Instrument each currently provide for a Loan with an indefinite term.
- D. The Parties wish to modify and amend the terms of the Debt Instrument and of the Security Instrument to provide for a maturity/payment in full date for the Debt Instrument of May 29, 2053.



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/REF
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AGREEMENTS:

For good and valuable consideration, the receipt and sufficiency of which the Parties acknowledge, Borrower and Lender agree as follows:

1. The Debt Instrument and the Security Instrument are each modified and amended to provide for a maturity/payment in full date for the Debt Instrument of May 29, 2053. The purpose of this modification is, in part, to establish a lien expiration date as a matter of law.
2. All capitalized terms not defined herein shall have the meanings set forth in the Debt Instrument and in the Security Instrument. Herein, the Debt Instrument, the Security Instrument, and all other instruments and documents executed in conjunction with or ancillary to the making of the Loan shall be collectively referred to as the "Loan Documents".
3. Except as expressly provided in this Agreement, all terms, covenants, conditions, and provisions of the Debt Instrument, Security Instrument, and all other Loan Documents (including any previous modifications) shall remain unchanged and in full force and effect, and this Agreement shall not affect Lender's security interest in, or lien priority on, the Property. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Security Instrument, the Debt Instrument, and in all other Loan Documents at the time and in the manner therein provided.
4. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of any of the Loan Documents, the provisions of this Agreement shall control.
5. This Agreement shall not be construed to be a satisfaction, novation, or partial release of either the Security Instrument or of the Debt Instrument.
6. As to any Borrower who signed the Security Instrument, but who did not execute the Debt Instrument (a "co-mortgagor/co-trustor"), this Agreement does not modify, change or terminate the nature of the co-mortgagor/co-trustor's obligation in connection with the Debt Instrument or with the Security Instrument. The co-mortgagor/co-trustor is not personally obligated to pay the debt evidenced by the Debt Instrument and secured by the Security Instrument (as extended or amended hereby). The co-mortgagor/co-trustor agrees that Lender and Borrower may agree to extend, modify, forbear or make other accommodations with regard to the terms of the Debt Instrument or the Security Instrument (as extended or amended hereby) without the co-mortgagor/co-trustor's consent.
7. This Agreement is binding on and shall inure to the benefit of the respective heirs, legal representatives, successors, and permitted assigns of the Parties.
8. By signing below, Borrower acknowledges that Borrower has received, read, and agrees to the terms of this Agreement and that Borrower has retained a copy of this Agreement.

The Parties have executed this Agreement under seal as of the day and year first above written.

BORROWER:

Steven C. Witkowski

(Signature)
Steven C Witkowski

(Printed Name)

Linda S Witkowski

(Signature)
Linda S Witkowski

(Printed Name)

(Signature)

(Printed Name)

(Signature)

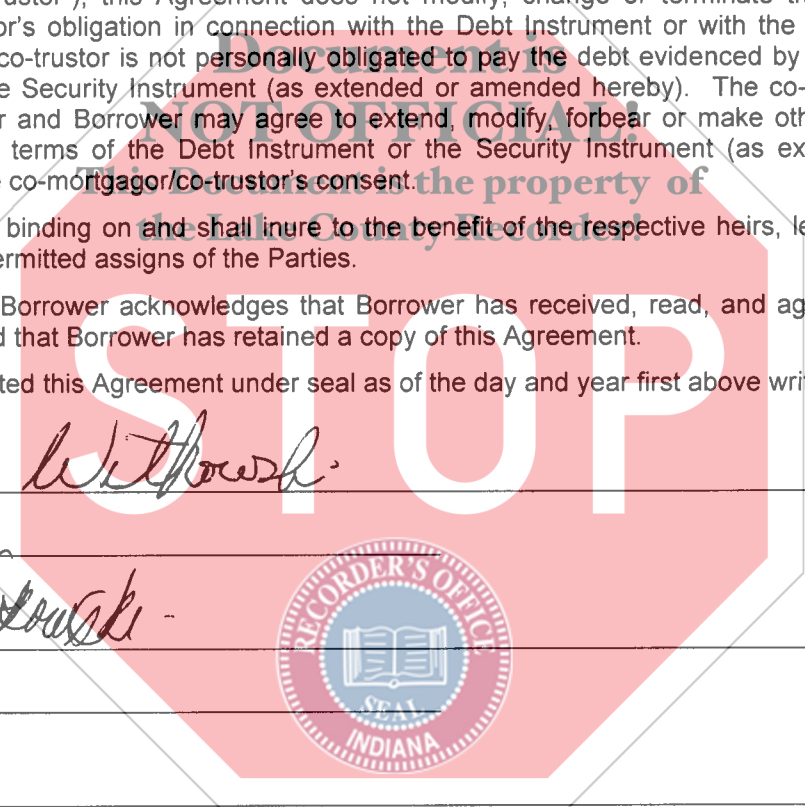
(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)



(Signature)

(Printed Name)

(Signature)

(Printed Name)

WELLS FARGO BANK, N.A.
LENDER:

By: Cheryl Kuper 5-29-13
(Signature)

Cheryl Kuper
(Printed Name)

Title Officer
(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF South Dakota

COUNTY OF Minnehaha

Document is
NOT OFFICIAL!

This Document is the property of
the Notary Public

The foregoing instrument was acknowledged before me, the undersigned notary in and for said county and state, on this 29th day of May, 2013 by Cheryl Kuper, a Title Officer of Wells Fargo Bank, N.A., known or proven to be the person who executed the above instrument, and who confirmed that he executed the above instrument in the capacity and for the reasons stated therein.

Angela Riedel

Notary Public

South Dakota
State of

My commission expires: April 27, 2018



Affirmation

I, a representative of Wells Fargo Bank, N.A., 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.

Sue Bramley 5-29-13
(Signature)

Sue Bramley Sue Bramley 5-29-13
(Printed Name)

This instrument was prepared by: Sue Bramley for Wells Fargo Bank, N.A., PO Box 5943, Sioux Falls, SD 57117-5943.

For An Individual Acting In His/Her Own Right:

State of Indiana
County of Lake

I, Lauren C. Sknerski, a Notary Public of the County of Lake, State of Indiana, do hereby certify that Steven C. Witkowski and Linda S. Witkowski personally appeared before me this 10 day of June, 2013, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

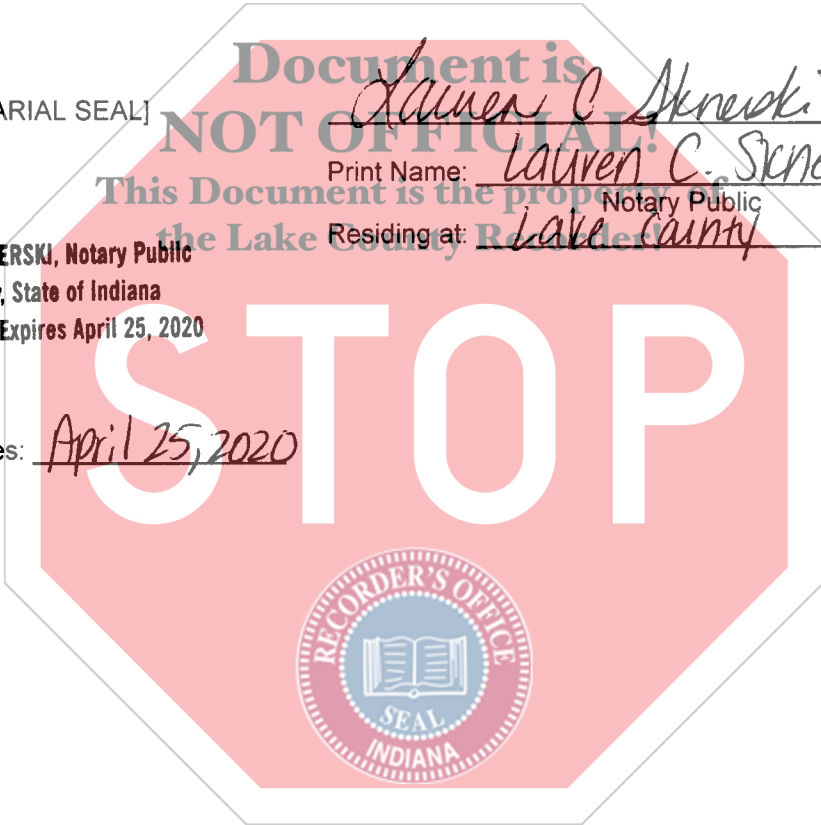
[NOTARIAL SEAL]

Lauren C. Sknerski
Print Name: Lauren C. Sknerski
Notary Public
Residing at: Lake County



LAUREN C. SKNERSKI, Notary Public
Lake County, State of Indiana
My Commission Expires April 25, 2020

My Commission expires: April 25, 2020



Mortgage/Deed of Trust Addendum

Addendum for legal description of mortgage/deed of trust dated, JULY 18, 2007, STEVEN C WITKOWSKI, LINDA S WITKOWSKI mortgagor(s):

Legal description:

LOT 10 IN HEATHER HILLS UNIT 10, SECTION 3, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 72 PAGE 63, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA AND AMENDED BY A CERTAIN CORRECTED PLAT RECORDED NOVEMBER 13, 1992, IN PLAT BOOK 73 PAGE 46, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



NA-MEDICAL-1208 (POC)