

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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2013 052925

2013 JUL 19 AM 9:45

MICHAEL B. BROWN
RECORDER

RECORDATION REQUESTED BY:
CITIZENS FINANCIAL BANK
5311 Hohman Ave.
Hammond, IN 46320

WHEN RECORDED MAIL TO:
CITIZENS FINANCIAL BANK
5311 Hohman Ave.
Hammond, IN 46320

SEND TAX NOTICES TO:

Document is NOT OFFICIAL!
MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 9, 2013, is made and executed between Richard E. Nelson (referred to below as "Grantor") and CITIZENS FINANCIAL BANK, whose address is 5311 Hohman Ave., Hammond, IN 46320 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 17, 2009 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Recorded on March 26, 2009 in the Lake County Recorder's Office as Document Number 2009019151 and Assignment of Rents dated March 17, 2009 recorded on March 26, 2009 in the Lake County Recorder's Office as Document Number 20090919152.

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

LOT 2 IN DELOCK'S FIRST ADDITION TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 54 PAGE 6, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

The Real Property or its address is commonly known as 830 Ridge Road, Munster, IN 46321. The Real Property tax identification number is 45-07-19-153-002.000-027.

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

FIDELITY NATIONAL
TITLE COMPANY

92009-1370 citizens
bank

2 Ref
22-
DN
FN

**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 5181818

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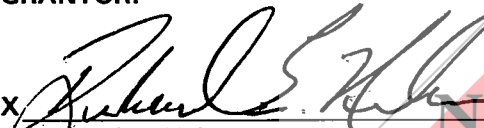
The principal balance of the Promissory Note secured by the aforesaid mortgage has been increased the date of this Modification of Mortgage from \$564,000.00 to \$570,062.44.

The Maturity Date of the Mortgage as described in the "Note" paragraph of the Mortgage, has been changed from September 14, 2014 to July 9, 2018.

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 JULY 9, 2013.

GRANTOR:

X 
Richard E. Nelson

LENDER:

CITIZENS FINANCIAL BANK

X 
Authorized Signer



MODIFICATION OF MORTGAGE
(Continued)

Loan No: 5181818

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana

COUNTY OF Lake

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On this day before me, the undersigned Notary Public, personally appeared **Richard E. Nelson**, 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 9th day of July, 2013.

By Carol J Plesha Residing at 7650 Harvest Dr Schererville, IN

Notary Public in and for the State of Indiana My commission expires 8-25-2016

Document is
LENDER ACKNOWLEDGMENT
NOT OFFICIAL!

This Document is the property of
the Lake County Recorder!

STATE OF Indiana

COUNTY OF Lake

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On this 9th day of July, 2013, before me, the undersigned Notary Public, personally appeared Stephen Murphy and known to me to be the 1st VP, authorized agent for **CITIZENS FINANCIAL BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **CITIZENS FINANCIAL BANK**, duly authorized by **CITIZENS FINANCIAL BANK** 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 **CITIZENS FINANCIAL BANK**.

By Carol J Plesha Residing at 7650 Harvest Dr

Notary Public in and for the State of Indiana My commission expires 8-25-2016

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 (Jennifer S. Meloy, Commercial Loan Processor).

**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 5181818

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This Modification of Mortgage was prepared by: Jennifer S. Meloy, Commercial Loan Processor

