

This instrument was prepared by:
PNC Bank, National Association
Consumer Loan Center 54
2730 Liberty Avenue
Pittsburgh, PA 15222 570161184
P5-PCLC-02-F
800-762-4466
1184
Parcel I.D. Number: 4507-31-427-008.000-027

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 055282

2013 JUL 30 AM 9:12

MICHAEL B. BROWN
RECORDER

After recording, please return to:
PNC Bank, National Association
Consumer Loan Center
2730 Liberty Avenue
Pittsburgh, PA 15222
P5-PCLC-01-I
Loan Folder ID #0426-130315-699

[Space Above This Line For Recording Data]

MODIFICATION TO HOME EQUITY LINE OF CREDIT
AGREEMENT AND OPEN-END MORTGAGE

THIS MODIFICATION AGREEMENT (this "Agreement"), dated 07/02/2013, is made between PNC Bank, National Association, successor by merger to NATIONAL CITY BANK, and MICHAEL V. AZODO, ADA U AZODO. In this Agreement, the word "Borrower" means each person, individually and jointly, who entered into the Line of Credit Agreement (as hereinafter defined). The words "you" and "your" mean each person, individually and jointly, who signs this Agreement below. The words "we," "us" and "our" mean PNC Bank, National Association. All capitalized terms not defined in this Agreement shall have the same meaning as given in the Line of Credit Agreement.

A. Borrower has heretofore entered into a Home Equity Line of Credit Agreement (the "Line of Credit Agreement"), dated 07/07/2003 which established a line of credit (the "Credit Line"), and which is secured by a Deed of Trust/Mortgage of the same date recorded as Instrument No. in Book 2003 at Page 086457 of the LAKE County Land Records (the "Security Instrument"), covering real property located at 10019 DEVOSHIRE LANE, MUNSTER, IN 46321 (the "Property"), (collectively, the "Loan Documents"); and

B. Borrower has requested and we have agreed to modify certain terms of the Line of Credit Agreement as set forth in this Agreement.

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you and we agree as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT. Effective as of 07/02/2013 (the "Effective Date"), the Line of Credit Agreement shall be modified as follows:

1. EXTENSION OF DRAW PERIOD; REPAYMENT PERIOD. The Draw Period for the Credit Line is hereby extended for ten years, so that the Draw Period will now end on 07/07/2023 (the Draw Period's "Maturity Date"). The Repayment Period will begin on the day after the Draw Period ends and will continue until the Credit Line balance has been paid in full in accordance with the Line of Credit Agreement.

B. MODIFICATION OF SECURITY INSTRUMENT. As of the Effective Date, the Security Instrument is modified as follows:

1. EXTENSION OF MATURITY OF SECURITY INSTRUMENT. You and we intend that the lien of the Security Instrument shall secure the amounts owing on the Effective Date, obligatory future Advances

[To be used in IN]

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and amounts evidenced by the Line of Credit Agreement, as extended, and amounts owing under the Security Instrument (collectively, the "Obligations") and that the Security Instrument hereby shall be renewed and extended so long as required to secure the Obligations until paid in full. As provided in the Line of Credit Agreement, (a) any FRP or FRL balances must be repaid in accordance with their terms, and (b) all other amounts outstanding at the end of the Draw Period will be repaid over a Repayment Period of 60 or 120 months, depending on the balance outstanding at the end of the Draw Period. Subject to the Line of Credit Agreement, all Obligations will be due on or before 07/07/2033.



C. OTHER TERMS

1. This Agreement shall not be construed to be a payment, satisfaction, novation or release of the Line of Credit Agreement or the Security Instrument, in whole or in part.

2. We do not waive our right to: (i) prohibit or restrict any future amendments or modifications that you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents.

3. By signing this Agreement, you represent and warrant to us that you have no counterclaims, set-offs or defenses to our rights under the Loan Documents.

4. Each person signing this Agreement who is an owner or part owner of the Property and is not a Borrower (each, an "Owner") does not have the right to obtain loans or Advances under the Line of Credit Agreement and is agreeing only to be legally bound by the terms of this Agreement relating to the modification of the maturity of the Security Instrument and the terms of the Loan Documents relating to the Property. Such Owner's liability is limited to the Owner's interest in the Property.

5. Except as specifically amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of the Loan Documents, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

WITNESS:

X _____
Name: _____

BORROWER:
X Michael Azodo
Name: MICHAEL V AZODO

X _____
Name: _____

Alias: _____
Date: 7/10/13
X Ada U Azodo
Name: ADA U AZODO

X _____
Name: _____

X _____
Name: _____
Alias: _____
Date: _____

X _____
Name: _____

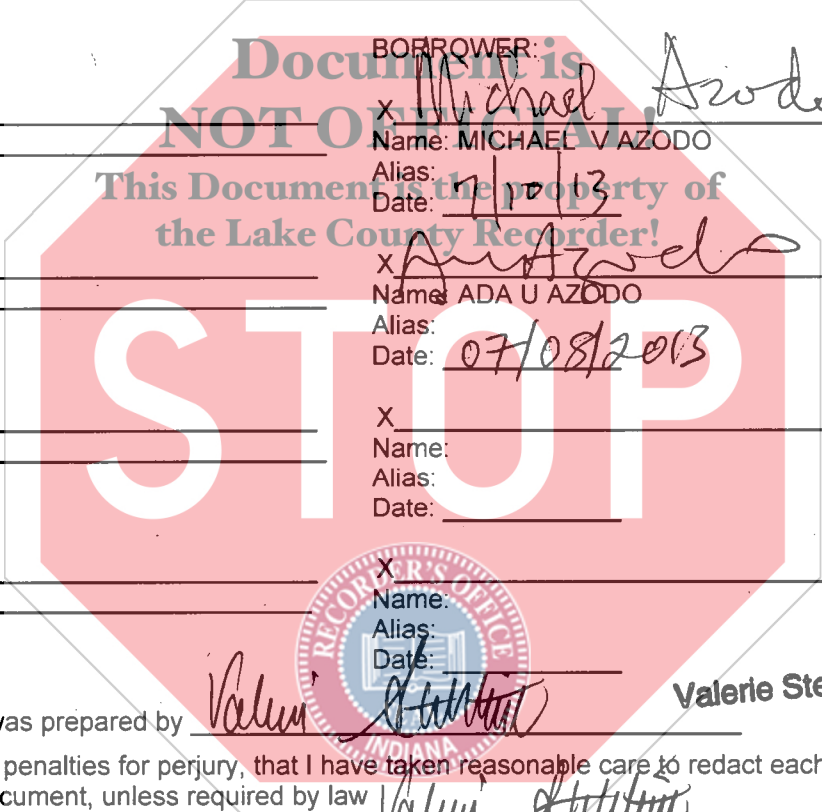
X _____
Name: _____
Alias: _____
Date: _____

This Instrument was prepared by Valerie Stelitano

Valerie Stelitano

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

Valerie Stelitano
Valerie Stelitano



NOTARY ACKNOWLEDGMENT

STATE OF _____, COUNTY/CITY OF _____, TO WIT:

On this, the _____ day of _____, 20____, before me, the undersigned officer, personally appeared MICHAEL V AZODO, ADA U AZODO known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained as his/her/their free act and deed.

In witness whereof, I hereunto set my hand and official seal.

VA see Attached

X _____
Name: _____
Notary Public
My commission expires: _____

LENDER:

PNC Bank, National Association

By: *Jennifer Thompson*
Name: Jennifer Thompson
Title: AVP
Date: JUL 19 2013

Document is NOT OFFICIAL!
LENDER ACKNOWLEDGMENT
This Document is the property of the Allegheny County, PA

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF ALLEGHENY, to wit:

On this, the _____ day of JUL 19 2013, before me, the undersigned officer, personally appeared Jennifer Thompson who acknowledged himself/herself to be a AVP of PNC Bank, National Association, a national banking association, and that he/she as such AVP being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the association by himself/herself as AVP

In witness whereof, I hereunto set my hand and official seal.

X *Katlyn Jo Yockey*
Name: Katlyn Jo Yockey
Notary Public
My commission expires on _____

AUG 16 2016

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Katlyn Jo Yockey, Notary Public
Harmar Twp., Allegheny County
My Commission Expires Aug. 16, 2016
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES





July 8, 2013

NOTARY ACKNOWLEDGMENT

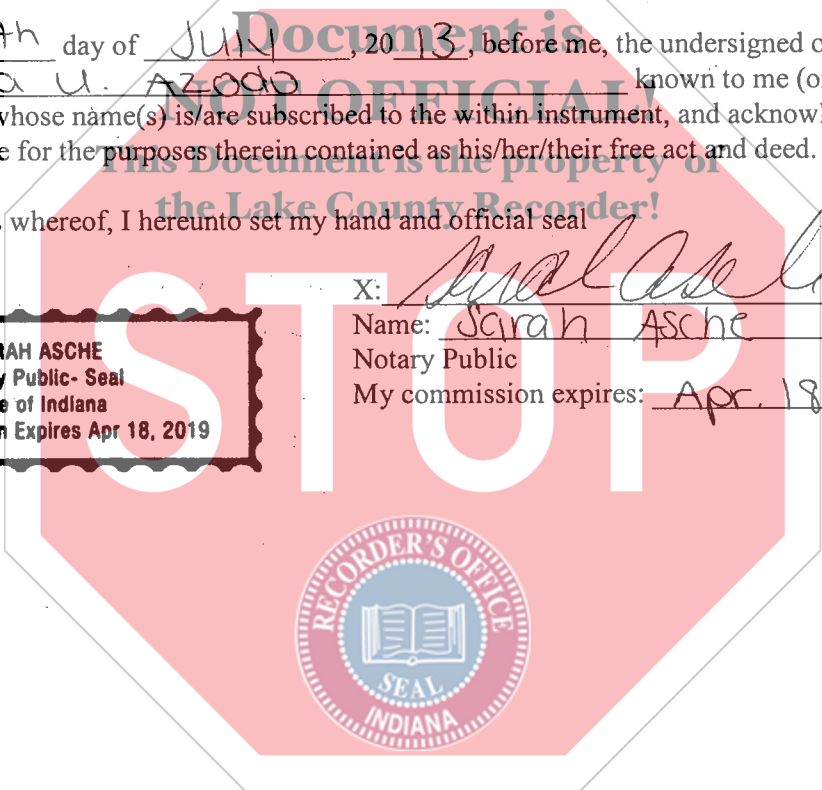
STATE OF Indiana, COUNTY/CITY OF Lake, TO WIT:

On this, the 8th day of JUN, 20 13, before me, the undersigned officer, personally appeared Ada U. Azodo known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained as his/her/their free act and deed.

In witness whereof, I hereunto set my hand and official seal



X: [Signature]
Name: Sarah Asche
Notary Public
My commission expires: Apr. 18, 2019





July 10, 2013

NOTARY ACKNOWLEDGMENT

STATE OF Indiana, COUNTY/CITY OF Lake, TO WIT:

On this, the 10th day of July, 2013, before me, the undersigned officer, personally appeared Michael V. Azodo known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained as his/her/their free act and deed.

In witness whereof, I hereunto set my hand and official seal.

SARAH ASCHE
Notary Public- Seal
State of Indiana
My Commission Expires Apr 18, 2019

X: [Signature]
Name: Sarah Asche
Notary Public
My commission expires: Apr 18, 2019

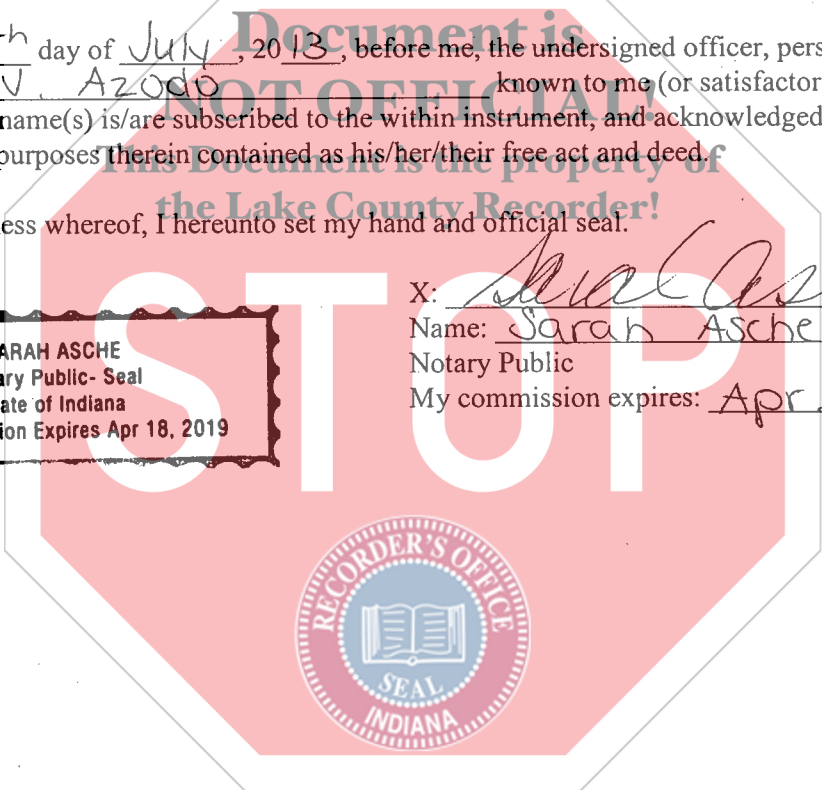


EXHIBIT "A" LEGAL DESCRIPTION

Page: 1 of 1

Account #: 22102669
Order Date : 04/12/2013
Reference : 0426-130315-699
Name : MICHAEL AZODO
 ADA AZODO
Deed Ref : 96052407

Index #:
Registered Land:
Parcel #: 4507-31-427-008.000-027

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, IN THE STATE OF INDIANA:

LOT 79 IN SOMERSET, IN THE TOWN OF MUNSTER, AS PER PLAT THEREOF, RECORDED MARCH 12, 1990 IN PLAT BOOK 68 PAGE 12, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE.

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NO. 96052407, OF THE LAKE COUNTY, INDIANA RECORDS.

