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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2014 001532

2014 JAN 13 AM 10:12

MICHAEL B. BROWN  
RECORDER

**RECORDATION REQUESTED BY:**

CENTIER BANK  
Corporate Center Business Banking Lending  
600 East 84th Avenue  
Merrillville, IN 46410

**WHEN RECORDED MAIL TO:**

CENTIER BANK  
600 EAST 84TH AVENUE  
MERRILLVILLE, IN 46410

**SEND TAX NOTICES TO:**

PROVIDENCE HOMES AT REGENCY, INC.  
900 WOODLANDS PARKWAY  
VERNON HILLS, IL 60061-3103

**Document is NOT OFFICIAL!**  
**MODIFICATION OF MORTGAGE**

1306205

THIS MODIFICATION OF MORTGAGE dated January 3, 2014, is made and executed between PROVIDENCE HOMES AT REGENCY, INC. (referred to below as "Grantor") and CENTIER BANK, whose address is 600 East 84th Avenue, Merrillville, IN 46410 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated November 7, 2013 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

The Security Instrument was recorded on November 12, 2013 in the record of Lake County, Indiana at 2293 North Main Street, Crown Point, Indiana as Document Number 2013-084042 in the original amount of \$75,000.00.

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

Lot 52, in the Regency Unit 2, Phase 1, as per plat thereof recorded in Plat Book 103, page 19, in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known as 12928 HAYES STREET, CROWN POINT, IN 46307.

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

The Original Mortgage amount has increased from \$75,000.00 to \$150,000.00.

The Maximum Lien. The lien of this Mortgage shall not exceed at any one time \$300,000.00.

**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.

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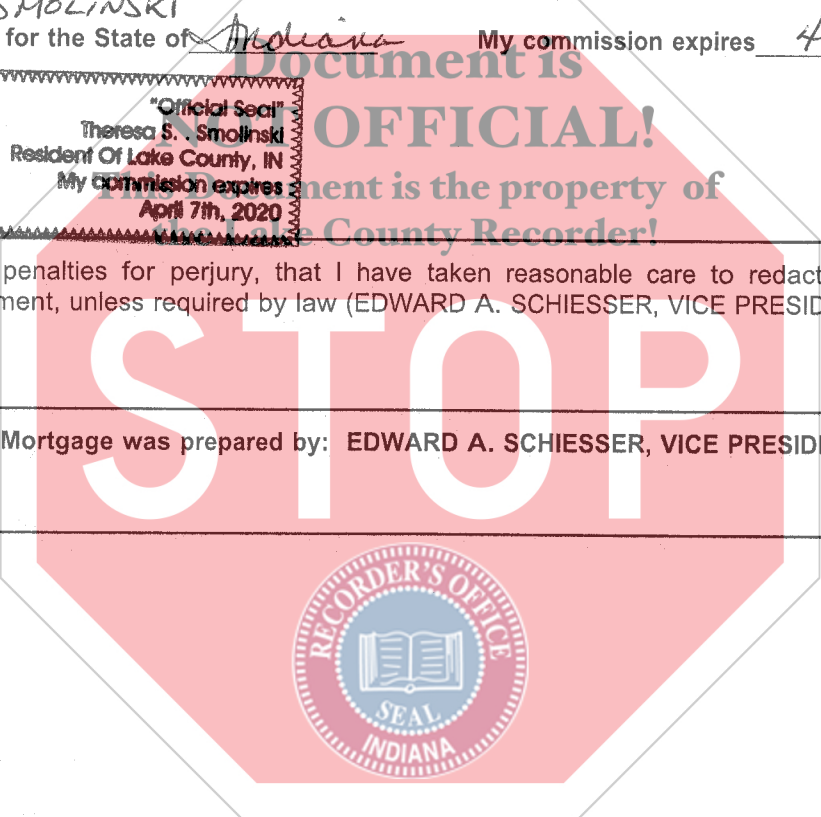
MODIFICATION OF MORTGAGE  
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Indiana )  
 ) SS  
COUNTY OF Lake )

On this 31st day of December, 20 13, before me, the undersigned Notary Public, personally appeared **Edward A. Schiesser** and known to me to be the **Vice President**, authorized agent for **CENTIER BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **CENTIER BANK**, duly authorized by **CENTIER 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 **CENTIER BANK**.

By Theresa S. Smolinski Residing at Lake County  
THERESA S. SMOLINSKI  
Notary Public in and for the State of Indiana My commission expires 4/7/2020



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 (EDWARD A. SCHIESSER, VICE PRESIDENT).

This Modification of Mortgage was prepared by: **EDWARD A. SCHIESSER, VICE PRESIDENT**

**RECORDING PAGE**

