

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 002144

2014 JAN 15 AM 10:01

MICHAEL W. DROWN
RECORDER

RECORDATION REQUESTED BY:
STANDARD BANK AND TRUST COMPANY
EASTERN REGION
7725 WEST 98th STREET
HICKORY HILLS, IL 60457

WHEN RECORDED MAIL TO:
STANDARD BANK AND TRUST COMPANY
EASTERN REGION
7725 WEST 98th STREET
HICKORY HILLS, IL 60457

SEND TAX NOTICES TO:
STANDARD BANK AND TRUST COMPANY
EASTERN REGION
7725 WEST 98th STREET
HICKORY HILLS, IL 60457

**Document is
NOT OFFICIAL
MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated November 5, 2013, is made and executed between Joseph C. Mattingly and Faye M. Kostidis, husband and wife, whose address is 4750 W. 125th Ave., Crown Point, IN 46307 (referred to below as "Grantor") and STANDARD BANK AND TRUST COMPANY, whose address is 7725 WEST 98th STREET, HICKORY HILLS, IL 60457 (referred to below as "Lender").

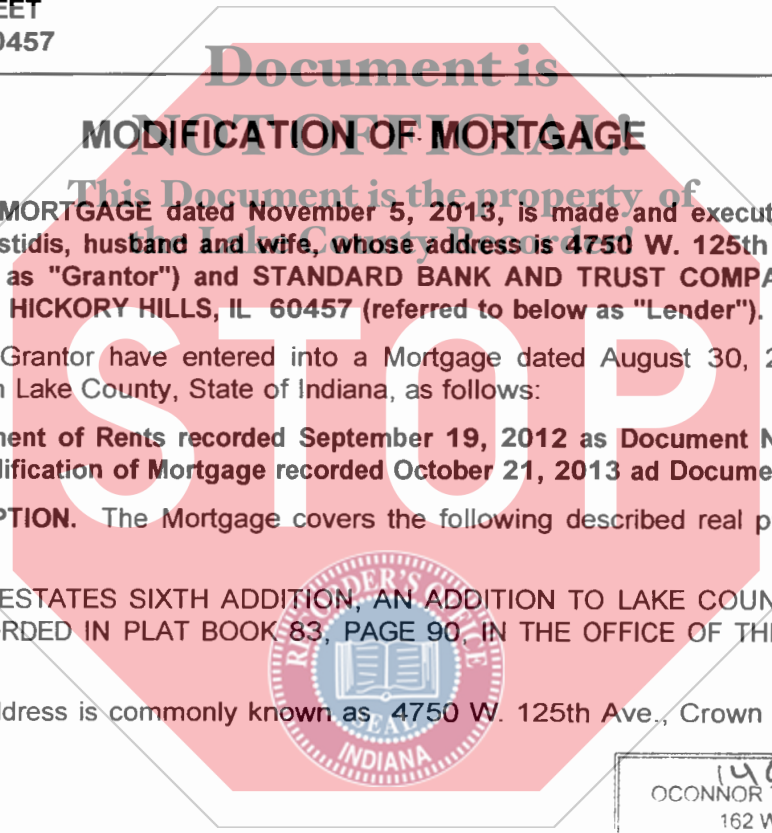
MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 30, 2012 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Mortgage and Assignment of Rents recorded September 19, 2012 as Document Nos. 2012-065681 and 2012-065682 and Modification of Mortgage recorded October 21, 2013 as Document No. 2013-78003.

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

LOT 53 IN BUCKHILL ESTATES SIXTH ADDITION, AN ADDITION TO LAKE COUNTY, INDIANA, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 83, PAGE 90, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 4750 W. 125th Ave., Crown Point, IN 46307. The



14013-86
OCONNOR TITLE SERVICES, INC.
162 W. HUBBARD ST
CHICAGO, IL 60654

3 Ret \$ 23.00
M-E 4
45173

**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 4053770101

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Real Property tax identification number is 45-16-18-352-007.000-041.

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

The definition of the Note in the Definitions section is deleted and the following definition substituted in its place:

The word "Note" means the promissory note dated August 30, 2012, in the original principal amount of \$ 75,000.00, from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, restatements of and substitutions for the promissory note all of which are incorporated herein by this reference as if fully restated herein. Borrower's final payment of such Note will be for all unpaid principal and all unpaid accrued interest. .

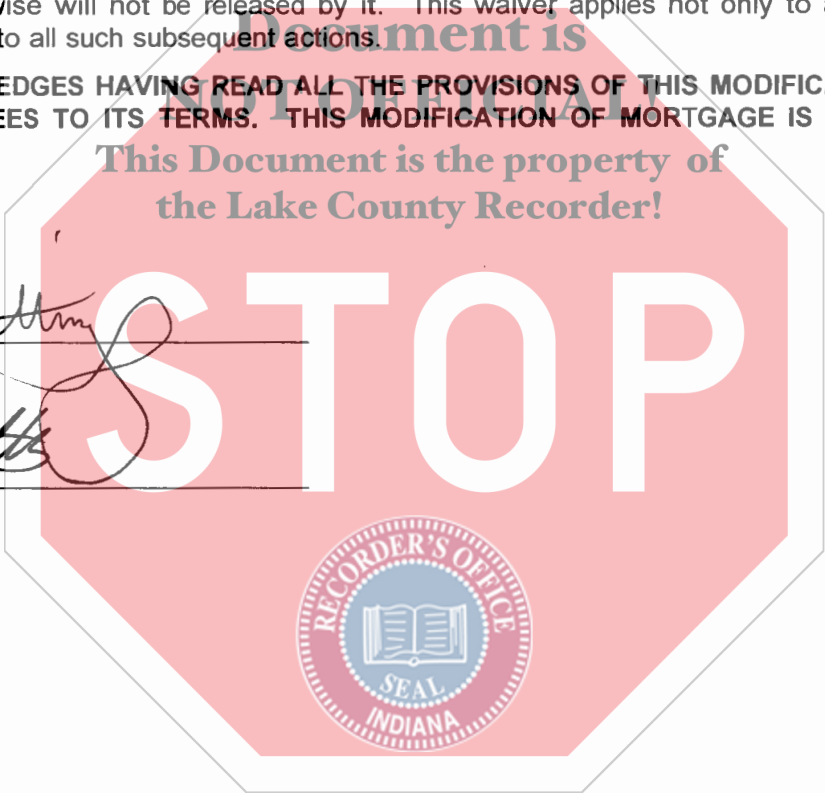
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 NOVEMBER 5, 2013.

GRANTOR:

X Joe Mattingly
Joseph C. Mattingly

X Faye Kostidis
Faye M. Kostidis



MODIFICATION OF MORTGAGE
(Continued)

Loan No: 4053770101

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LENDER:

STANDARD BANK AND TRUST COMPANY

X *Musec*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana

COUNTY OF Lake

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) SS
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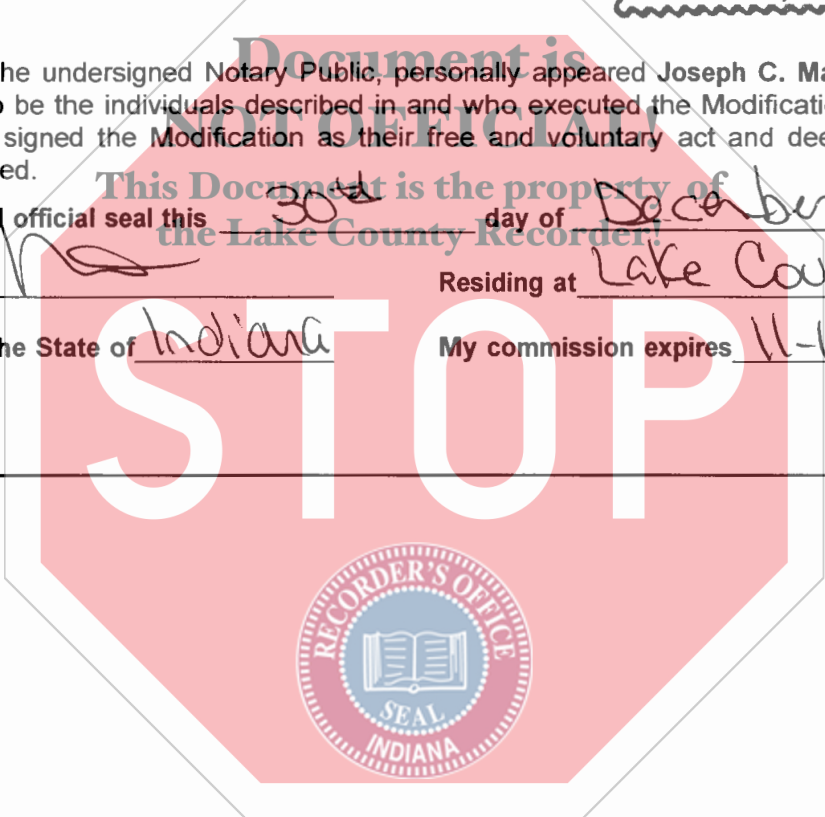


On this day before me, the undersigned Notary Public, personally appeared **Joseph C. Mattingly and Faye M. Kostidis**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 30th day of December, 2013.

By *[Signature]* Residing at Lake County

Notary Public in and for the State of Indiana My commission expires 11-15-17



Document is the property of the Lake County Recorder!

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 4053770101

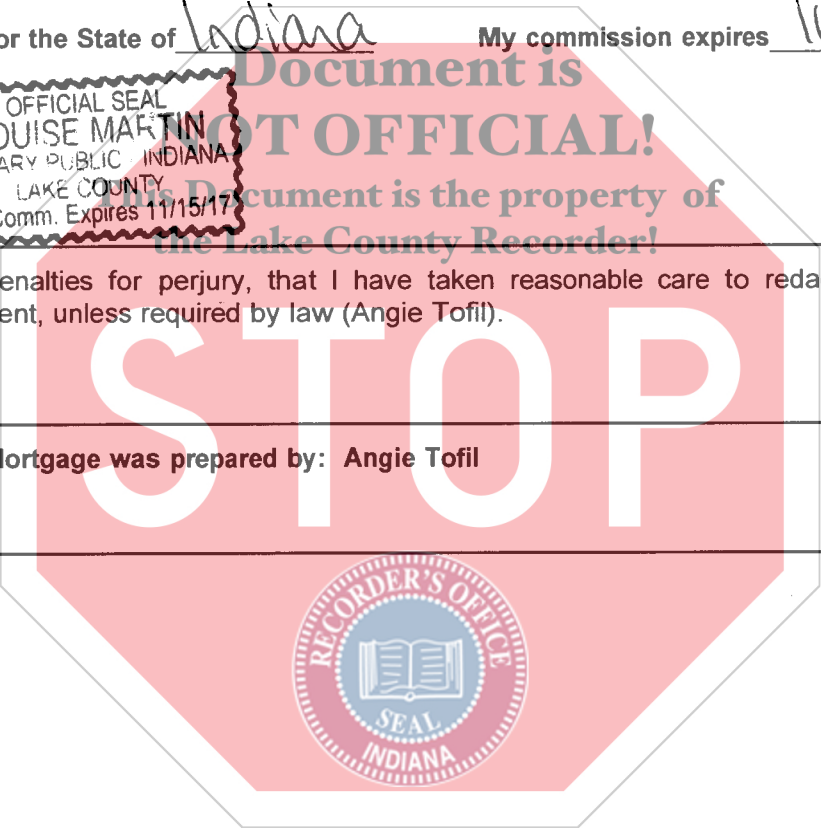
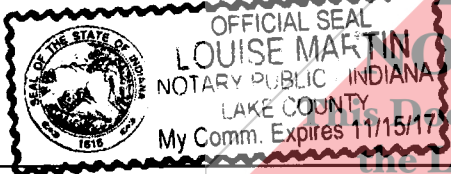
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LENDER ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this 30th day of December, 20 13, before me, the undersigned Notary Public, personally appeared Jeffrey Marsee and known to me to be the ASST. Vice President, authorized agent for **STANDARD BANK AND TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **STANDARD BANK AND TRUST COMPANY**, duly authorized by **STANDARD BANK AND TRUST COMPANY** 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 **STANDARD BANK AND TRUST COMPANY**.

By [Signature] Residing at Lake County
Notary Public in and for the State of Indiana My commission expires 11-15-17



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 (Angie Tofil).

This Modification of Mortgage was prepared by: Angie Tofil