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MICHAEL H. BROWN
RECORDER

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MODIFICATION OF MORTGAGE

RECORDATION REQUESTED BY:
United Federal Credit Union
State Street *PO Box 125*
2807 South State Street
St. Joseph, MI 49085



Document is
NOT OFFICIAL!

FOR RECORDER'S USE ONLY

THIS MODIFICATION OF MORTGAGE dated December 18, 2013, is made and executed between BRIAN W CLARK, whose address is 140 SOUTH ELGIN ST, GRIFFITH, IN 46319-2615 and VERONICA RAMOS-CLARK, whose address is 140 SOUTH ELGIN, GRIFFITH, IN 46319 (referred to below as "Grantor") and United Federal Credit Union, whose address is 2807 South State Street, St. Joseph, MI 49085 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 31, 2007 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Mortgage dated January 31, 2007 and recorded February 8, 2007 as instrument number 2007 011350, Lake County Indiana.

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

See Attached "Exhibit A"- Legal Description

The Real Property or its address is commonly known as 3490 W 81st Avenue, Merrillville, IN 46410. The Real Property tax identification number is 45-12-19-277-003.000-030.

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

Changing rate from 5.50% fixed to 5.00% fixed, changing from 15 yr amortization, 15 yr maturity date of April 2, 2024 to 7 yr term and amortization with a new maturity date of December 18, 2020, and changing payment amount from \$924.60 to \$1,910.34.

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

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**MODIFICATION OF MORTGAGE
(Continued)**

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 endorser 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 DECEMBER 18, 2013.

GRANTOR:

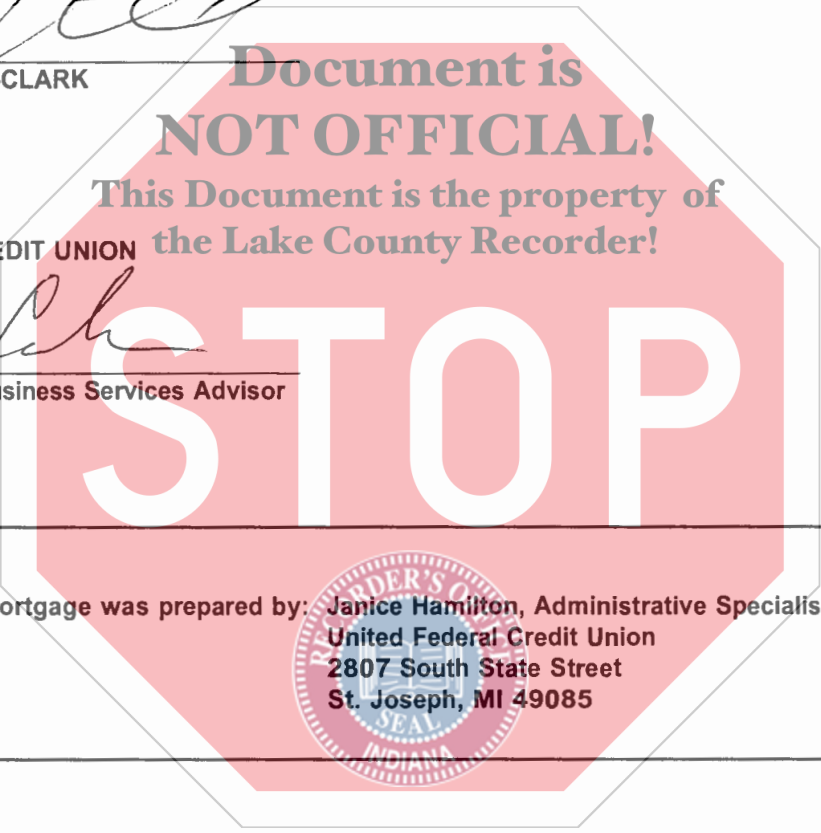
X 
BRIAN W. CLARK

X 
VERONICA RAMOS-CLARK

LENDER:

UNITED FEDERAL CREDIT UNION

X 
Mark Carboneau, Business Services Advisor



This Modification of Mortgage was prepared by: Janice Hamilton, Administrative Specialist
United Federal Credit Union
2807 South State Street
St. Joseph, MI 49085

MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

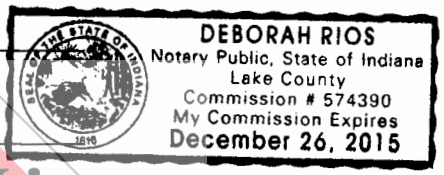
STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this day before me, the undersigned Notary Public, personally appeared **VERONICA RAMOS-CLARK**, 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 18th day of December, 20 13.

By [Signature] My commission expires 12/26/15

Notary Public, State of INDIANA, County of LAKE



Acting in the County of LAKE



MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

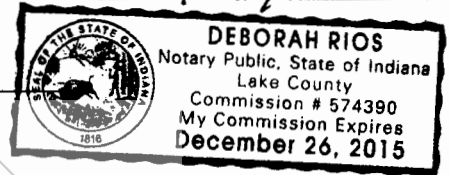
STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this day before me, the undersigned Notary Public, personally appeared **BRIAN W CLARK**, 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 18th day of December, 2013.

By [Signature] My commission expires 12/26/15

Notary Public, State of INDIANA, County of LAKE



Acting in the County of LAKE



LENDER ACKNOWLEDGMENT

STATE OF INDIANA)

COUNTY OF LAKE)

On this 18th day of December, 20 13, before me, the undersigned Notary Public, personally appeared **Mark Carboneau** and known to me to be the **Business Services Advisor**, authorized agent for **United Federal Credit Union** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **United Federal Credit Union**, duly authorized by **United Federal Credit Union** 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 **United Federal Credit Union**.

By [Signature] My commission expires 12/26/15

Notary Public, State of INDIANA, County of LAKE

Acting in the County of LAKE

DEBORAH RIOS
Notary Public, State of Indiana
Lake County
Commission # 574390
My Commission Expires
December 26, 2015

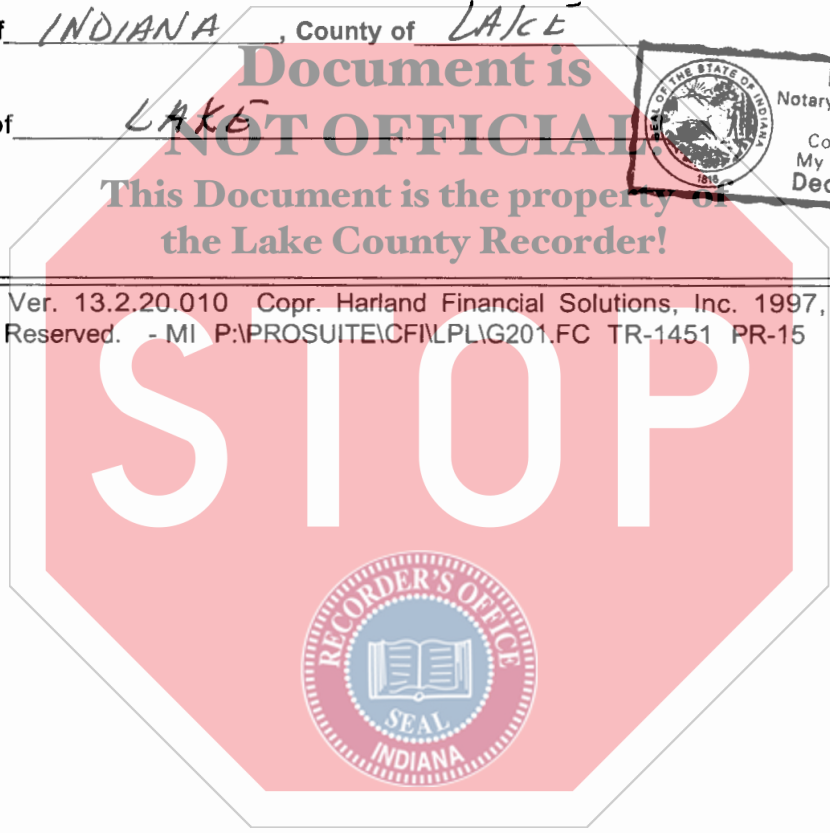


EXHIBIT "A"- LEGAL DESCRIPTION

A part of the East half of the Northeast Quarter of Section 19, Township 35 North, Range 8 West of the 2nd Principal Meridian described as follows: Beginning at the intersection of the North right-of-way line of U.S. Highway No. 30 and the West line of said East half of the Northeast Quarter, and running thence North on the West line of said East half of the Northeast Quarter, 139 feet; thence Easterly on a line parallel with the North right-of-way line of said U.S. Highway No. 30, 75 feet; thence South on a line parallel with the West line of said East half of the Northeast Quarter to the North right-of-way line of said U.S. Highway No. 30; thence Westerty along the North right-of-way line of said U.S. Highway No. 30 to the place of beginning, in Lake County, Indiana

