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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 004670

2014 JAN 24 AM 8:39

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 25, 2013, is made and executed between Barbara Foreit, whose address is 8431 Oakwood Ave., Munster, IN 46321 (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 September 24, 2013 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Recorded at the Office of the Recorder of Lake County on March 1, 1999, as Document No. 99018512.

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

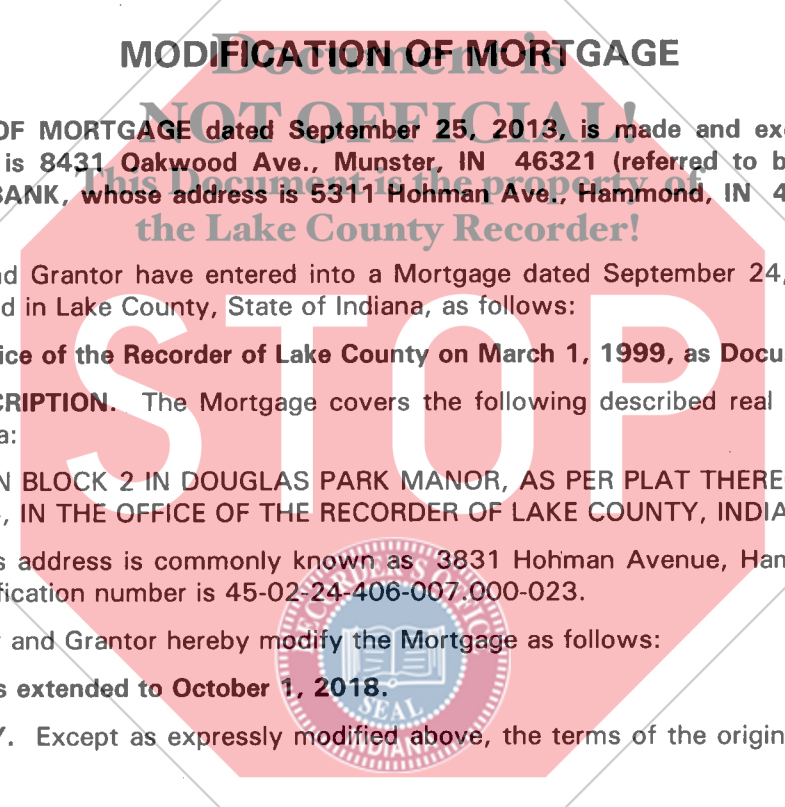
LOTS 14 AND 15 IN BLOCK 2 IN DOUGLAS PARK MANOR, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 17, PAGE 26, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 3831 Hohman Avenue, Hammond, IN 46327. The Real Property tax identification number is 45-02-24-406-007.000-023.

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

The Maturity Date is extended to October 1, 2018.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain



AMOUNT \$ 23-
CASH _____ CHARGE _____
CHECK # 385945,
OVERAGE 396236
COPY _____
NON-COM _____
CLERK EB

+1 ref

**MODIFICATION OF MORTGAGE
(Continued)**

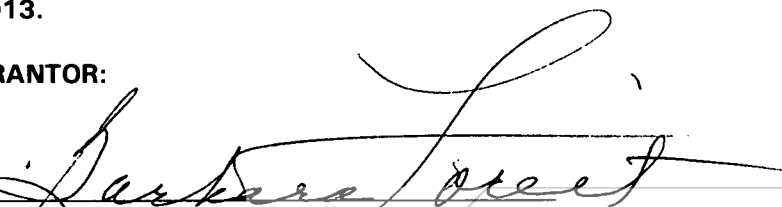
Loan No: 5181784-504297

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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 SEPTEMBER 25, 2013.

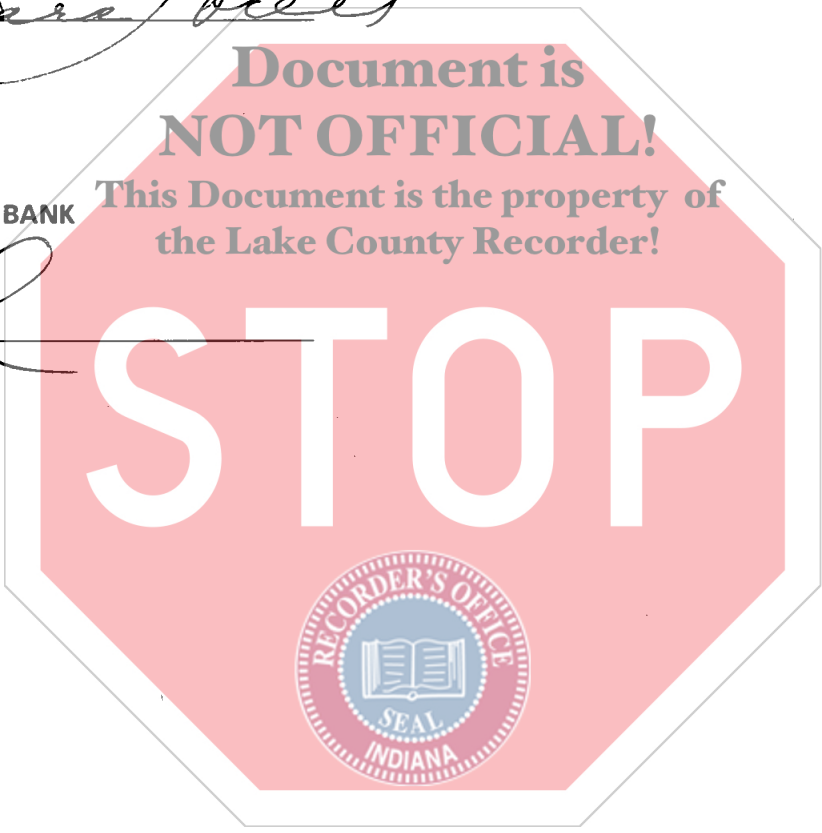
GRANTOR:

X 
Barbara Foreit

LENDER:

CITIZENS FINANCIAL BANK

X 
Authorized Signer



MODIFICATION OF MORTGAGE
(Continued)

Loan No: 5181784-504297

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana

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COUNTY OF Lake



On this day before me, the undersigned Notary Public, personally appeared **Barbara Foreit**, 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 26 day of September, 192013

By Lucille A Bryson

Residing at 1720 45th St. Munster IN

Notary Public in and for the State of Indiana

My commission expires 5-10-16

Document is NOT OFFICIAL!
LENDER ACKNOWLEDGMENT
This Document is the property of the Lake County Recorder!

STATE OF Indiana

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) SS

COUNTY OF Lake



On this 26 day of September, 192013, before me, the undersigned Notary Public, personally appeared John Nourse and known to me to be the Vice President, 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 Lucille A Bryson

Residing at 1720 45th St. Munster IN

Notary Public in and for the State of Indiana

My commission expires 5-10-16

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 (Patricia Smolinski, Loan Processor).

**MODIFICATION OF MORTGAGE
(Continued)**

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This Modification of Mortgage was prepared by: Patricia Smolinski, Loan Processor



RECORDING PAGE

