

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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2014 008059

2014 FEB 11 AM 10:28

MICHAEL B. BROWN  
RECORDER

**RECORDATION REQUESTED BY:**

American Savings, FSB  
St. John  
7880 Wicker Ave  
St. John, IN 46373

**WHEN RECORDED MAIL TO:**

American Savings, FSB  
St. John  
7880 Wicker Ave  
St. John, IN 46373

**SEND TAX NOTICES TO:**

American Savings, FSB  
St. John  
7880 Wicker Ave  
St. John, IN 46373

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

This Document is the property of  
the Lake County Recorder

**THIS MODIFICATION OF MORTGAGE** dated January 24, 2014, is made and executed between Thomas W. DeRolf (referred to below as "Grantor") and American Savings, FSB, whose address is 7880 Wicker Ave, St. John, IN 46373 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated December 11, 2006 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

recorded on January 5, 2007 as Document No. 2007 001471 in the Office of the Recorder of Lake County, Indiana.

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

Lots 1 to 10, both inclusive, Block 1, Elmac Addition to the City of Hammond, as per plat thereof, recorded in Plat Book 23, page 63 in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known as 630-672 169th Street, Hammond, IN 46320. The Real Property tax identification number is 26-33-0050-0001.

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

Interest rate on said Mortgage will be Prime + 1.00% (4.25) with a floor rate of 4.25%. Credit limit on said Mortgage will be increased to \$500,000.00. New maturity date on said Mortgage will be 12/11/2015.

**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 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 that 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.

1002 1900 CT  
AT  
CTIC Has made an accommodation  
recording of the instrument.

Chicago Title Insurance Company

83364c

MODIFICATION OF MORTGAGE  
(Continued)

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 24, 2014.

GRANTOR:

X *Thomas W. DeRolf*  
Thomas W. DeRolf

LENDER:

AMERICAN SAVINGS, FSB  
X *[Signature]*  
Authorized Signer

Document is  
INDIVIDUAL ACKNOWLEDGMENT  
NOT OFFICIAL!

This Document is the property of  
the Lake County Recorder!

STATE OF Indiana

COUNTY OF Lake

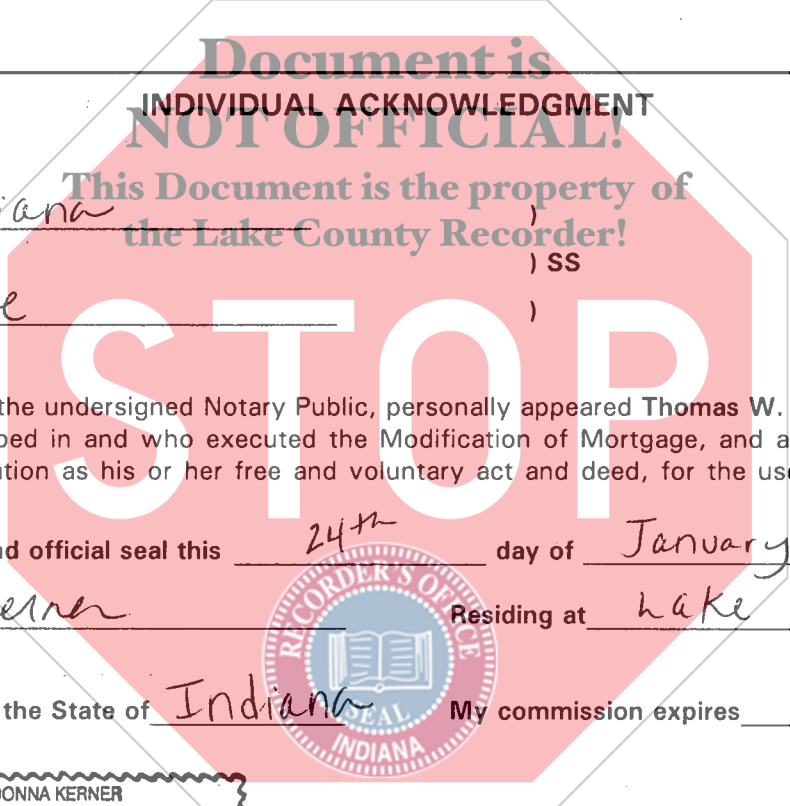
On this day before me, the undersigned Notary Public, personally appeared **Thomas W. DeRolf**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 24<sup>th</sup> day of January, 20 14.

By Donna Kerner Residing at Lake

Notary Public in and for the State of Indiana My commission expires 4-6-16

DONNA KERNER  
NOTARY PUBLIC  
SEAL  
LAKE COUNTY, STATE OF INDIANA  
MY COMMISSION EXPIRES APRIL 6, 2016



MODIFICATION OF MORTGAGE  
(Continued)

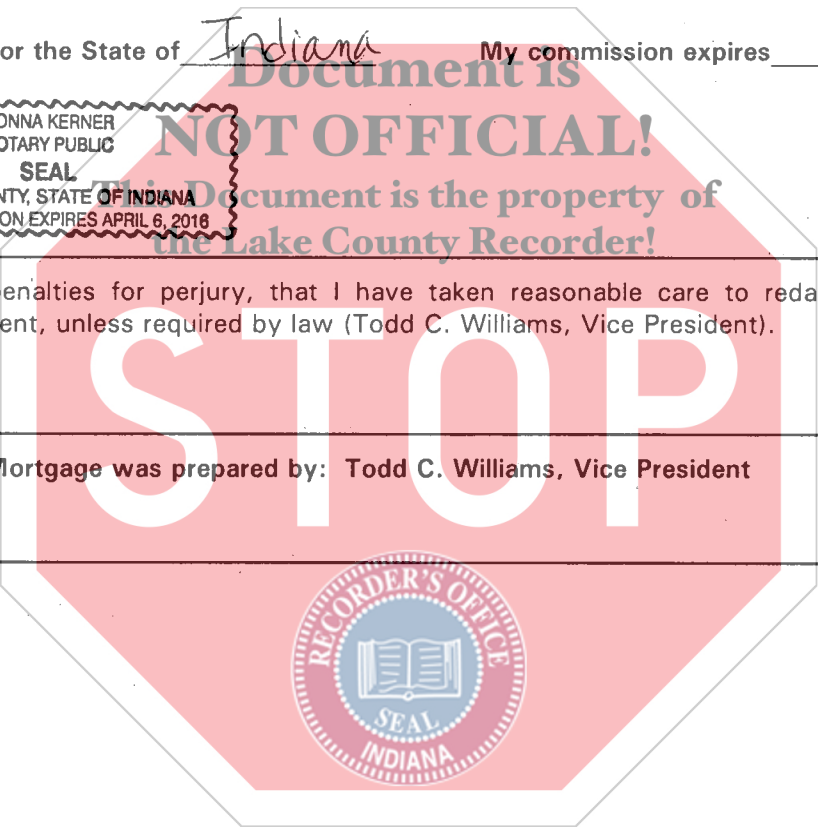
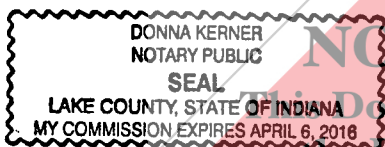
LENDER ACKNOWLEDGMENT

STATE OF Indiana )  
 ) SS  
COUNTY OF Lake )

On this 24<sup>th</sup> day of January, 20 14, before me, the undersigned Notary Public, personally appeared Todd C. Williams and known to me to be the Vice President, authorized agent for **American Savings, FSB** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **American Savings, FSB**, duly authorized by **American Savings, FSB** 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 **American Savings, FSB**.

By Donna Kerner Residing at Lake Co.

Notary Public in and for the State of Indiana My commission expires 4-6-16



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 (Todd C. Williams, Vice President).

This Modification of Mortgage was prepared by: Todd C. Williams, Vice President