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<b>MORTGAGOR'S NAME AND ADDRESS</b> LAWRENCE J. HORWATH MARY C. HORWATH <hr/> 12865 ROSEWOOD DRIVE <hr/> ST. JOHN, IN 46373 <hr/> ("MORTGAGOR" WHETHER ONE OR MORE)	<b>FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND</b>  9030 CLINE AVE HIGHLAND, IN 46322  ("MORTGAGEE")	<b>RETURN TO:</b>  FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND 9030 CLINE AVE HIGHLAND, IN 46322
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**MORTGAGE MODIFICATION AGREEMENT**

Mortgagor, for valuable consideration given by Mortgagee, the receipt and sufficiency of which is hereby acknowledged, does hereby agree that the certain Mortgage dated the 15 th day of September, 2008 recorded the 26 th day of September, 2008, in the Office of the Recorder of Lake County, Indiana, as Document No. 2008 067257 (herein the "Mortgage"), is hereby amended as follows:

1. **Note Modification, Renewal, Replacement or Extension.** The promissory note referenced on page 1 of the Mortgage with an original principal amount of \$ 563,200.00 and dated the 15 th day of September, 2008 (herein the "Original Mortgage") has been modified as follows:

- 1.1.  Replacement. The Note has been replaced by Mortgagor's promissory note dated 09/01/2014 in the original principal amount of \$ 565,000.00 (the "Replacement Note") which Replacement Note matures on the 1st day of March, 2044. Mortgagor agrees that the Mortgage shall secure the payment of the Replacement Note, and any renewal, extension, modification, refinancing or replacement thereof, and all interest, attorney fees, and costs of collection with respect thereto. The Replacement Note is given in substitution for and not in discharge of the indebtedness evidenced by the Original Note.
- 1.2.  Extension. The maturity date of the Original Mortgage has been extended to the            day of           ,           , on which date the entire unpaid balance of principal and accrued but unpaid interest shall be due and payable without notice or demand. Mortgagor agrees that the Mortgage shall continue to secure the payment of the Note as extended.
- 1.3.  Renewal. The line of credit commitment evidenced by the Note has been renewed for a            day month            year period. The Note shall remain in full force and shall mature on the            day of           ,           , on which date the entire unpaid balance of principal and accrued but unpaid interest shall be due and payable without notice or demand. Mortgagor agrees that the Mortgage shall secure the payment of the Original Note as renewed.

2. **Additional Indebtedness Secured by Mortgage.** In addition to the obligations referred to in the Mortgage it shall also secure payment of that certain promissory note executed by            dated the            day of           ,            in the original principal amount of \$           , which note matures on the            day of           ,           , together with all advances made from time to time thereunder, and any and all renewals, modifications, replacements and extensions thereof and all interest, attorney fees, and costs of collection with respect thereto.

3. **Additional Modification.** The Mortgage is further modified as follows:

**Fidelity National Title recorded this document as an accommodation. Fidelity did not examine the document or the title of the real estate affected.**

MS2014039

030866  
 09/01/2014  
 AM 9:09  
 STATE OF INDIANA  
 COUNTY RECORDS  
 FILED  
 MICHAEL P. BRONKHORST  
 RECORDER

#18  
FN  
CA

1 REF  
NON  
COMP

3.1.  Modification to Existing Mortgage Provision. Paragraph \_\_\_\_\_ of the Mortgage is amended to provide as follows:

3.2.  Addition of Additional Mortgage Provision. The following provision is added to the Mortgage as paragraph \_\_\_\_\_:

3.3.  Deletion of Mortgage Provision. Paragraph \_\_\_\_\_ is hereby deleted from the Mortgage.

4. *Miscellaneous.* The Mortgagor further agrees as follows:

A. All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage Amendment Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.

B. This Mortgage Amendment Agreement shall in all respects be governed by and construed in accordance with the substantive laws of the State of Indiana.

C. This Mortgage Amendment Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor.

**EXECUTED** and delivered in Lake County, Indiana this 28th day of MARCH, 2014.

By:

*Lawrence J. Horwath*  
LAWRENCE J. HORWATH

*Mary C. Horwath*  
MARY C. HORWATH

STATE OF INDIANA  
LAKE COUNTY

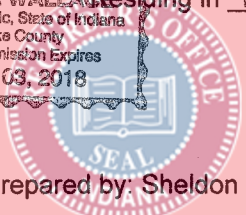
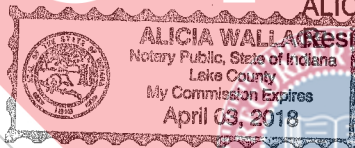
) This Document is the property of  
) SS: the Lake County Recorder!  
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**ACKNOWLEDGMENT**

Before me, a Notary Public in and for said County and State personally appeared LAWRENCE J. HORWATH & MARY C. HORWATH and acknowledged the execution of the above and foregoing Mortgage Modification Agreement this 28th day of MARCH, 2014.

*Alicia Wallace*  
ALICIA WALLACE, Notary Public,  
Residing in Lake County, Indiana

My Commission Expires:  
04-03-2018



This instrument was prepared by: Sheldon Cutler, Executive Vice-President

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. Sheldon Cutler