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MORTGAGOR'S NAME AND ADDRESS TERRANCE J. HEDDERMAN CAROLYN G. HEDDERMAN <hr/> 6819 SCHNEIDER AVENUE <hr/> HAMMOND, IN 46323 <hr/> ("MORTGAGOR" WHETHER ONE OR MORE)	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND 9030 CLINE AVE HIGHLAND, IN 46322 ("MORTGAGEE")	RETURN TO: 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 8 th day of August, 2003 recorded the 18 th day of August, 2003, in the Office of the Recorder of Lake County, Indiana, as Document No. 2003 086340 (herein the "Mortgage"), is hereby amended as follows:

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MICHAEL S. BROWN
RECORDER
FILED FOR RECORD
ST. MARVIN
COUNTY
INDIANA

1. **Note Modification, Renewal, Replacement or Extension.** The promissory note referenced on page 1 of the Mortgage with an original principal amount of \$ 74,000.00 and dated the 8 day of August, 2003 (herein the "Original Mortgage") has been modified as follows:

1.1. Replacement. The Note has been replaced by Mortgagor's promissory note dated _____ in the original principal amount of \$ _____ (the "Replacement Note") which Replacement Note matures on the _____ day of _____, _____ 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 April, 2034, 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.

MS2014-039

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- 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: Terrance J. Hedderman
 TERRANCE J. HEDDERMAN
Carolyn G. Hedderman
 CAROLYN G. HEDDERMAN

STATE OF INDIANA
 LAKE COUNTY

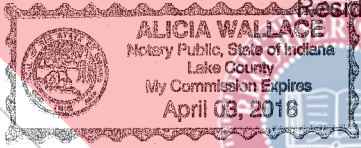
) This Document is the property of
)SS: the Lake County Recorder!
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ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State personally appeared TERRANCE J. HEDDERMAN & CAROLYN G. HEDDERMAN 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