

3

3

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 049497

2014 AUG 19 AM 8:35

MICHAEL B. BROWN
RECORDER

(Space Above This Line For Recording Data)

NMLS COMPANY IDENTIFIER: 409387

NMLS ORIGINATOR IDENTIFIER: 746131

LOAN #01-21011674

MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 5th day of August, 2014, between ROBERT L ERIKS and GWENDOLYN J ERIKS, HUSBAND AND WIFE, whose address is 3447 W LAKESHORE DR, CROWN POINT, Indiana 46307 ("Mortgagor"), and NEW BUFFALO SAVINGS BANK whose address is 45 NORTH WHITTAKER STREET, NEW BUFFALO, Michigan 49117 ("Lender").

NEW BUFFALO SAVINGS BANK and Mortgagor entered into a Mortgage dated April 4, 2014 and recorded on April 22, 2014, filed for record in records of COUNTY of LAKE, State of Indiana, with recorder's entry number 2014022417 ("Mortgage"). The Mortgage covers the following described real property:

Address: 3447 W LAKESHORE DR, CROWN POINT, Indiana 46307

Legal Description: LOT NUMBERED 842 IN LAKES OF FOUR SEASONS, UNIT NO. 4 AS PER PLAT THEREOF RECORDED IN PLAT BOOK 38, PAGE 3 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

Parcel ID/Sidwell Number: 45-17-16-205-010.000-044

It is the express intent of the Mortgagor and Lender to modify the terms and provisions set forth in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

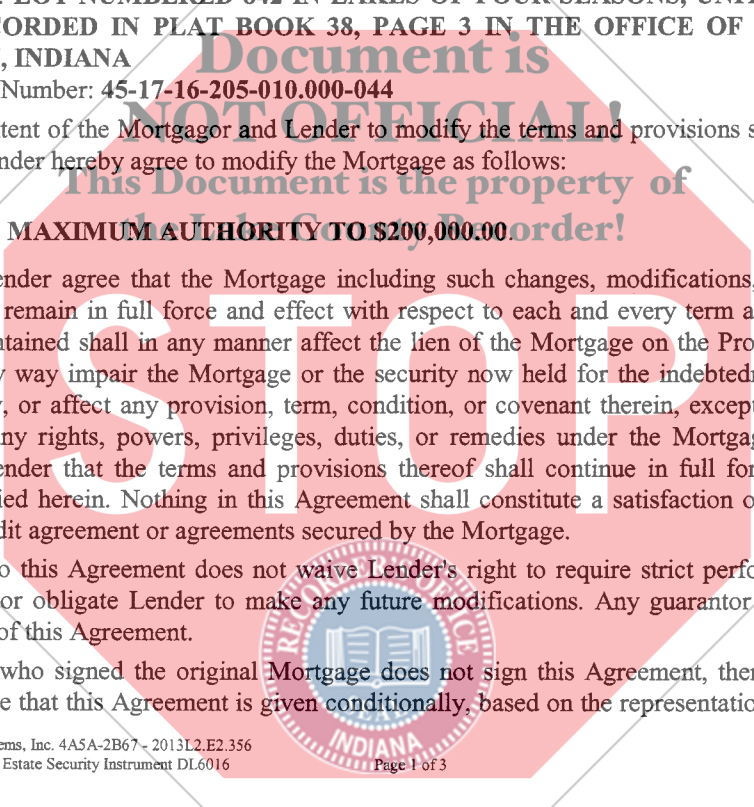
- INCREASE MAXIMUM AUTHORITY TO \$200,000.00

Mortgagor and Lender agree that the Mortgage including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Mortgage it being the intent of Mortgagor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Mortgage.

Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Mortgage modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-

AMOUNT \$ 16-
 CASH _____ CHARGE _____
 CHECK # 027515
 OVERAGE 2
 COPY _____
 NON-COM _____
 CLERK AM E



BUSINESS ACKNOWLEDGMENT

STATE OF MICHIGAN)
)
COUNTY OF **BERRIEN**)

This instrument was acknowledged on the **5th day of August, 2014**, by **FRED TRIEZENBERG**, **MORTGAGE LOAN ORIGINATOR** on behalf of **NEW BUFFALO SAVINGS BANK**, a(n) **FEDERAL SAVINGS BANK**, who personally appeared before me.

In witness whereof, I hereunto set my hand and, if applicable, official seal.

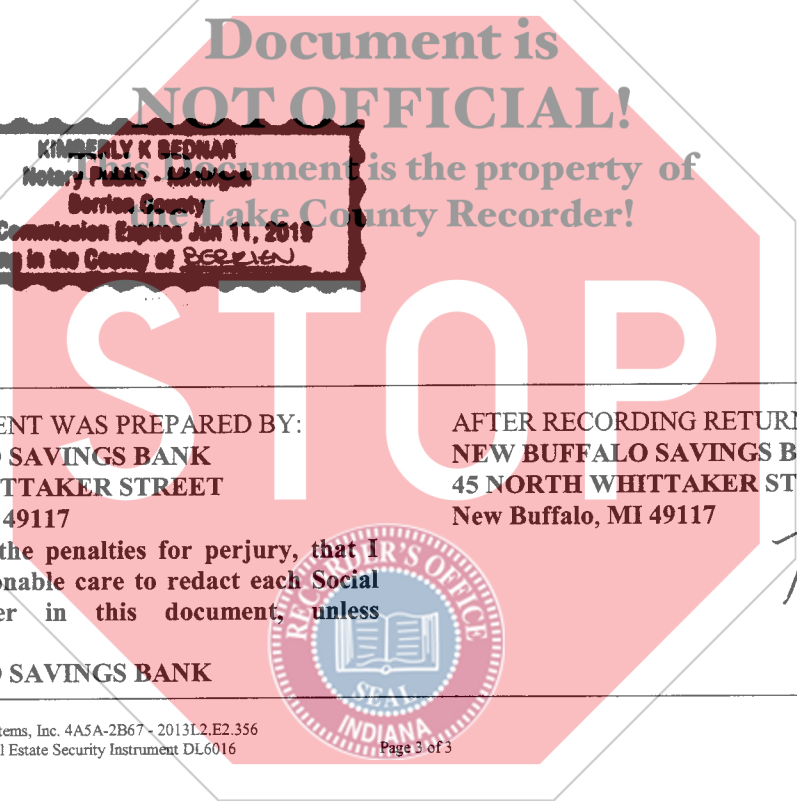
My commission expires: 06-11-19

Kimberly K Bednar
KIMBERLY K BEDNAR

~~XXXXXXXXXX~~

Berrien County, MI
Acting in the County of **Berrien, MI**
Identification Number _____

(Official Seal)



THIS INSTRUMENT WAS PREPARED BY:
NEW BUFFALO SAVINGS BANK
45 NORTH WHITTAKER STREET
New Buffalo, MI 49117

AFTER RECORDING RETURN TO:
NEW BUFFALO SAVINGS BANK
45 NORTH WHITTAKER STREET
New Buffalo, MI 49117

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.
NEW BUFFALO SAVINGS BANK

