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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2014 079618

2014 DEC 15 AM 11:02

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  
**MODIFICATION OF MORTGAGE**  
**NOT OFFICIAL!**

**THIS MODIFICATION OF MORTGAGE** dated November 26, 2014, is made and executed between Terry DeYoung and Margaret DeYoung, whose address is 1304 Fisher St, Munster, IN 46321- (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 27, 2013 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

recorded on January 10, 2014 as Document No. 2014 001281 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:

Parcels 1 and 2: Lots 15 and 16, Dalecarlia, Block 29, as shown in Plat Book 27, page 30, in Lake County, Indiana. Commonly known as 105 West Lakeview Drive, Lowell, IN 46356. Parcel Three: Lot 18, Monaldi-Chayes Manor Second Addition to the Town of Munster, as shown in Plat Book 36, page 84, in Lake County, Indiana. Commonly known as 1304 Fisher Street, Munster, IN 46321.

The Real Property or its address is commonly known as 105 W. Lakeview Drive and 1304 Fisher Street, Lowell/Munster, IN 46356. The Real Property tax identification number is 45-19-01-301-012.000-007 and 45-19-01-301-011.000-007 and 45-07-19-458-012.000-027.

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

To extend the maturity date of said Mortgage to November 26, 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 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

CHICAGO TITLE INSURANCE COMPANY

CTIC Has made an accomodation  
recording of the instrument.

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MODIFICATION OF MORTGAGE  
(Continued)

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 NOVEMBER 26, 2014.

GRANTOR:

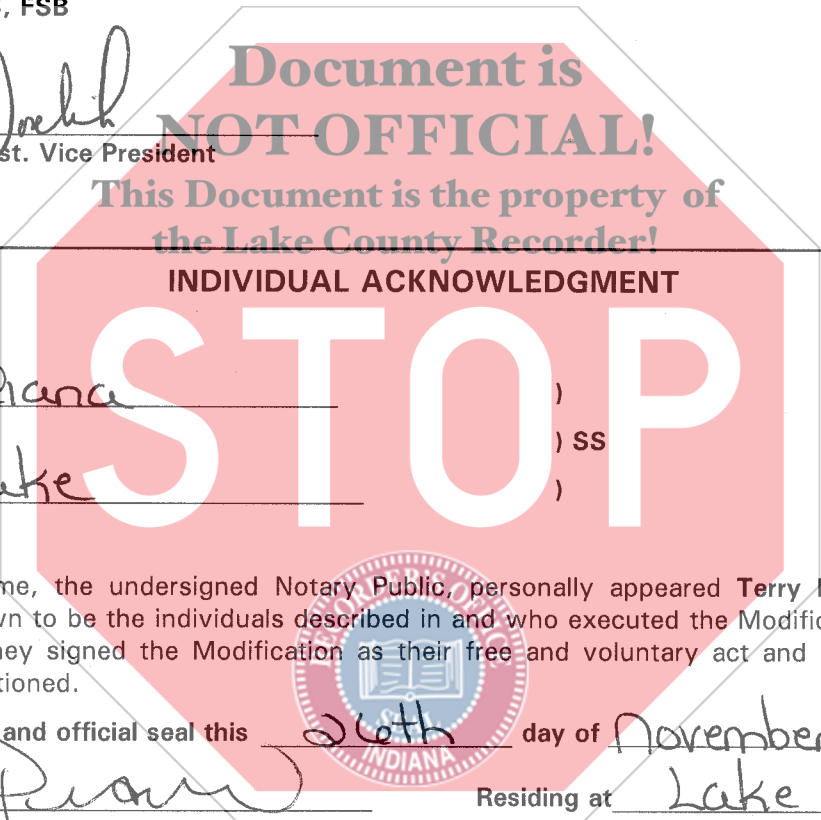
X Terry DeYoung  
Terry DeYoung

X Margaret DeYoung  
Margaret DeYoung

LENDER:

AMERICAN SAVINGS, FSB

X Dustin Gorelick  
Dustin Gorelick, Asst. Vice President



STATE OF Indiana )

) SS

COUNTY OF Lake )

On this day before me, the undersigned Notary Public, personally appeared Terry DeYoung and Margaret DeYoung, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 26th day of November, 20 14.

By Lisa Penman Residing at Lake Co.  
Lisa Penman

Notary Public in and for the State of IN

My commission expires 2-7-2020  
LISA ANN PENMAN  
NOTARY PUBLIC  
SEAL  
LAKE COUNTY, STATE OF INDIANA  
MY COMMISSION EXPIRES FEB. 7, 2020

MODIFICATION OF MORTGAGE  
(Continued)

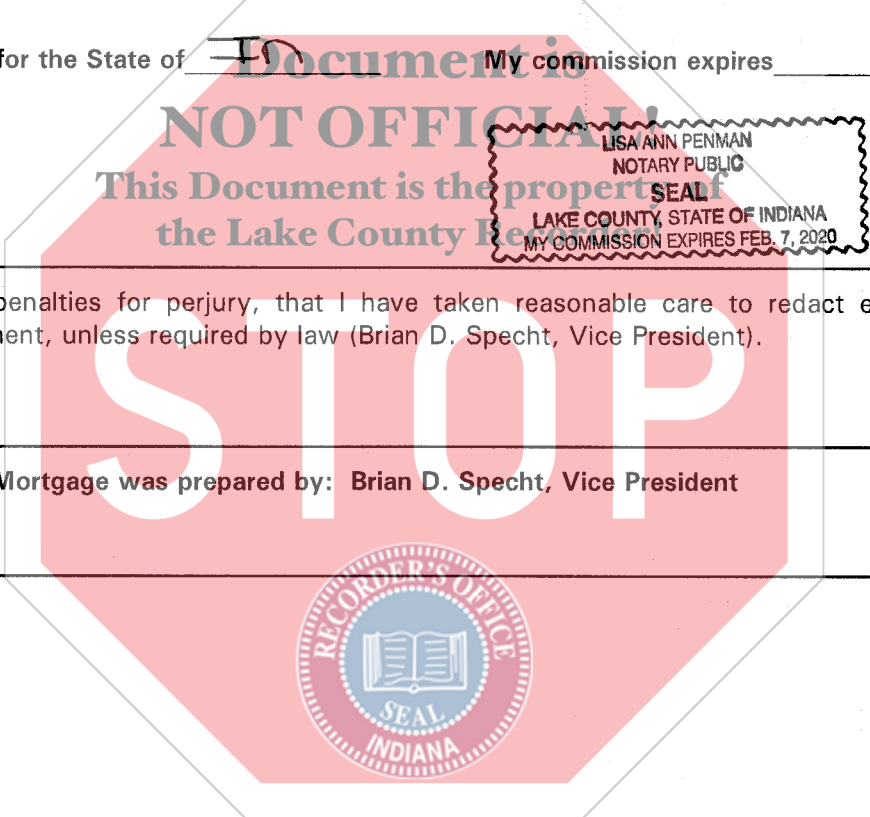
LENDER ACKNOWLEDGMENT

STATE OF Indiana )  
 ) SS  
COUNTY OF Lake )

On this 26th day of November, 20 14, before me, the undersigned Notary Public, personally appeared **Dustin Gorelick** and known to me to be the **Asst. 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 *Lisa Penman* Residing at Lake Co.  
Lisa Penman

Notary Public in and for the State of IN My commission expires 2-7-2020



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 (Brian D. Specht, Vice President).

This Modification of Mortgage was prepared by: Brian D. Specht, Vice President