

2014 080149

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
2014 DEC 17 AM 9:35  
MICHAEL D. BROWN  
RECORDER

RECORDATION REQUESTED BY:  
KENTLAND BANK  
ROSELAWN BANKING CENTER  
PO BOX 304  
ROSELAWN, IN 46372

WHEN RECORDED MAIL TO:  
KENTLAND BANK  
ROSELAWN BANKING CENTER  
PO BOX 304  
ROSELAWN, IN 46372

SEND TAX NOTICES TO:  
KRSTE MUVCESKI  
BETHANY MUVCESKI  
5810 E 105TH PL  
WINFIELD, IN 46307

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

THIS MODIFICATION OF MORTGAGE dated December 1, 2014, is made and executed between KRSTE MUVCESKI, whose address is 5810 E 105TH PL, WINFIELD, IN 46307 and BETHANY MUVCESKI, whose address is 5810 E 105TH PL, WINFIELD, IN 46307, HUSBAND AND WIFE (referred to below as "Grantor") and KENTLAND BANK, whose address is PO BOX 304, ROSELAWN, IN 46372 (street or rural route address: 10062 N, 600 E, DEMOTTE, IN 46310) (referred to below as "Lender").

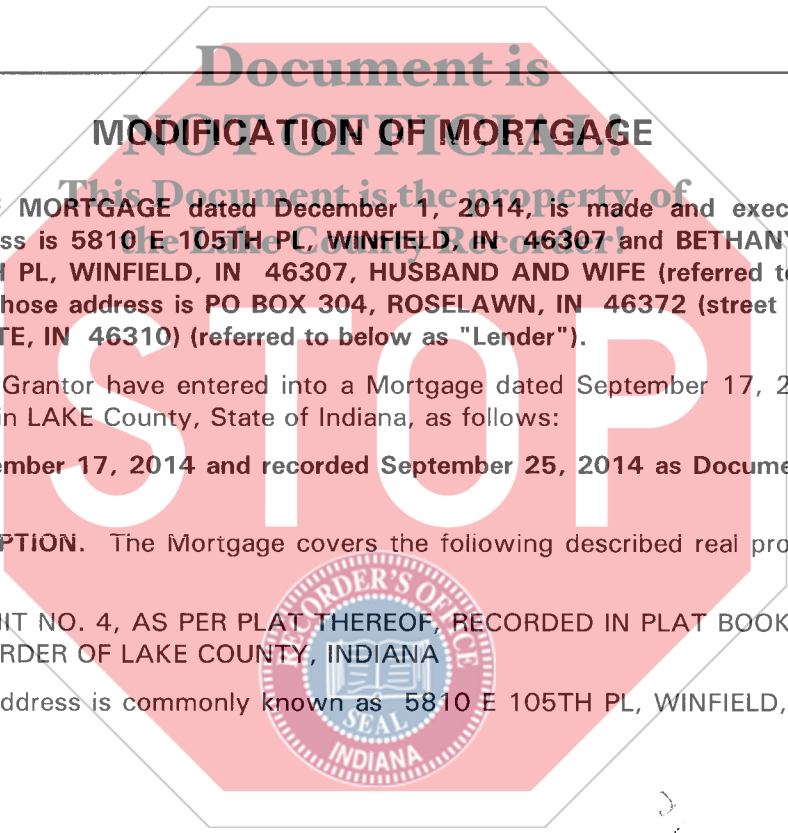
**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 17, 2014 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

Mortgage dated September 17, 2014 and recorded September 25, 2014 as Document # 2014 058382 in Lake County, Indiana.

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

LOT 49 IN TREES, UNIT NO. 4, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 71 PAGE 20, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

The Real Property or its address is commonly known as 5810 E 105TH PL, WINFIELD, IN 46307. The Real



1 Ref  
E \$21.00  
#045865  
#045904

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 3400066

Property tax identification number is 45-17-06-401-004-000-054.

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

Increase Maximum Lien Amount to \$30,000.00.

**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 endorsers 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 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 DECEMBER 1, 2014.**

GRANTOR:

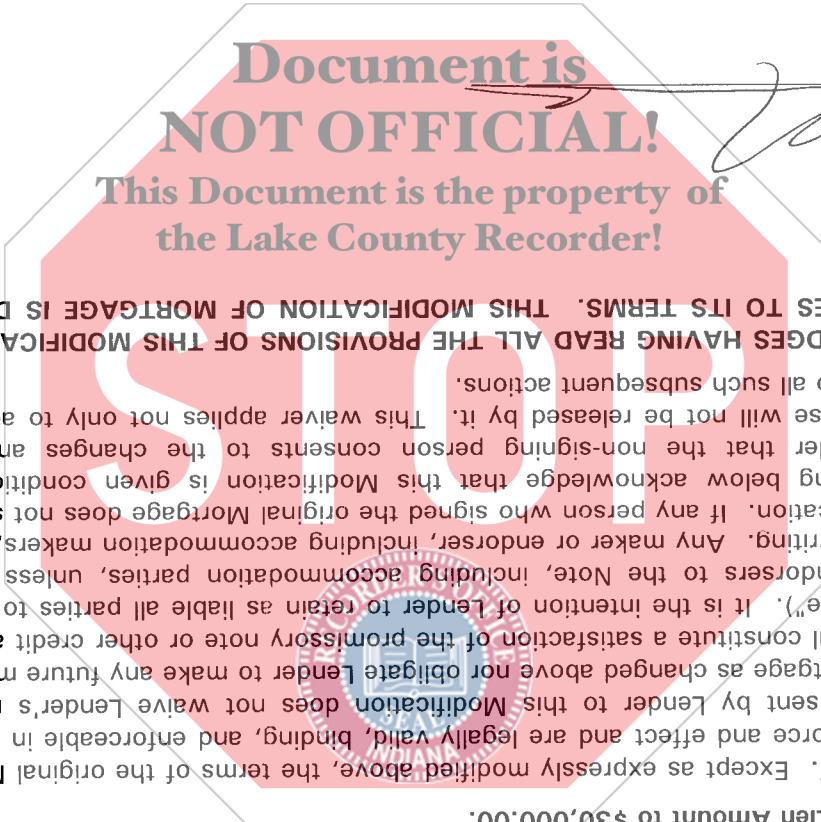
KRISTE MUVCESKI

BETHANY MUVCESKI

LENDER:

KENTLAND BANK

KATHY M. BINGHAM, Vice President



MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 34000066

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana )  
 ) SS  
COUNTY OF Lake )

On this day before me, the undersigned Notary Public, personally appeared **KRSTE MUVCESKI and BETHANY MUVCESKI**, 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 4<sup>th</sup> day of December, 20 14.

By Debra S. Olwin Residing at Lake County

Notary Public in and for the State of IN My commission expires 6/27/19

Document is  
LENDER ACKNOWLEDGMENT  
NOT OFFICIAL!  
This Document is the property of  
the Lake County Recorder!

STATE OF Indiana )  
 ) SS  
COUNTY OF Newton )

On this 5<sup>th</sup> day of December, 20 14, before me, the undersigned Notary Public, personally appeared **KATHY M. BINGHAM** and known to me to be the **Vice President**, authorized agent for **KENTLAND BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **KENTLAND BANK**, duly authorized by **KENTLAND BANK** 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 **KENTLAND BANK**.

By Lisa G. Pivarnik Residing at Newton County

Notary Public in and for the State of IN My commission expires 3-13-21



LISA G. PIVARNIK  
NOTARY PUBLIC - NEWTON COUNTY  
MY COMMISSION EXPIRES MARCH 13, 2021

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 (LISA G. PIVARNIK, CREDIT SUPERVISOR).



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This Modification of Mortgage was prepared by: LISA G. PIVARNIK, CREDIT SUPERVISOR

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Loan No: 3400066

**MODIFICATION OF MORTGAGE  
(Continued)**