

2014 081144

2014 DEC 22 AM 10:07

MICHAEL B. BROWN  
RECORDER

After Recording Return To:  
PNC Bank, N. A.  
6750 Miller Rd  
Brecksville, OH 44141



### Open End or Advance Money Mortgage Modification Agreement

(Credit Limit Amendment)

This Modification of Open End or Advance Money Mortgage ("Modification") is executed and delivered on 12/1/2014 by Craig Achtzehn & Elaine Achtzehn aka Elaine R Achtzehn ("Mortgagor") and PNC Bank, N. A. (successor by merger to National City Bank) ("Bank").

1. This Modification is to the Open End or Advance Money Mortgage given by Mortgagor to the Bank dated 6/21/2007, recorded in Volume/Drawer N/A, Page N/A and/or as Document or Instrument No. 2007 065806, and if amended, in Volume/Drawer \_\_\_\_\_, Page \_\_\_\_\_, and/or as Document or Instrument No. \_\_\_\_\_ in the Records of the Recorder of Lake County, Indiana ("Mortgage"), which Mortgage secures a home equity reserve line of credit agreement dated 6/21/2007, and any extension, refinancing, renewal, modification, amendment, substitution or replacement of the agreement (collectively the "Agreement") with a credit line of \$ 100,000.00 ("Credit Line"). The mortgage covers the following property located in Lake County, Indiana. (See Exhibit "A").

2. The Mortgage is modified to reflect the change in the Credit Line as follows: (check whichever is applicable)

- The Mortgage is modified to reflect an increase in the Credit Line by an additional principal amount of \$ 100,000.00 above and beyond that provided in the Agreement ("Additional Indebtedness"). Consequently, the parties agree to hereby increase to \$ 200,000.00 (the total of the Credit Line and the Additional Indebtedness) both: (i) the principal sum of the indebtedness secured by the Mortgage, and (ii) the maximum amount of the unpaid balance of obligatory loan advances secured by in the Mortgage, in addition to interest, attorneys' fees, charges, costs and any protective disbursements made by Bank as provided in the Mortgage.
- The Mortgage is modified to reflect a decrease in the Credit Line to \$ \_\_\_\_\_. Consequently, the parties agree to hereby decrease to \$ \_\_\_\_\_ both: (i) the principal sum of the indebtedness secured by the Mortgage, and (ii) the maximum amount of the unpaid balance of obligatory loan advances secured by in the Mortgage, in addition to interest, attorneys' fees, charges, costs and any protective disbursements made by Bank as provided in the Mortgage.

3. This Modification does not constitute a waiver or novation of the Agreement, Mortgage or their terms and shall not adversely affect the validity or lien priority of the Mortgage or any other mortgage or other instrument executed and delivered as security for the indebtedness now evidenced by the Mortgage, as modified by this Modification, which mortgage liens and/or security interest are hereby agreed to be continued in full force and effect.

Property Address:  
1005 Foy Ct

Crown Point IN 46307-9821

Signed and acknowledged in the presence of:

Craig Achtzehn  
(Mortgagor Signature)  
Printed Name:

Elaine Achtzehn aka Elaine R Achtzehn  
(Mortgagor Signature)  
Printed Name:

(Mortgagor Signature)

(Mortgagor Signature)

Printed Name:

Printed Name:

PNC BANK, N/A.

By: Karolyn Bowen  
Printed Name: Karolyn Bowen

Title: Authorized Representative

COMPLETE AND ATTACH ACKNOWLEDGMENT

\$19  
CK#  
0001635150  
1Ref  
E

ACKNOWLEDGMENT

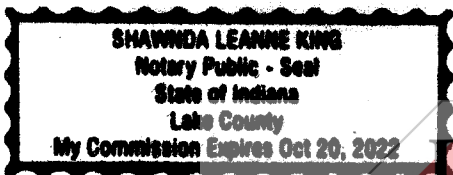
STATE OF INDIANA )  
COUNTY OF LAKE ) SS:

BEFORE ME, a Notary Public in and from said County and State, personally appeared the above named Craig Achtzehn & Elaine Achtzehn aka Elaine R Achtzehn who acknowledged that they/he/she did sign the foregoing instrument, and that the same is their/his/her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal, on 12/15/14

My Commission Expires: 10/20/22

My County of Residence: LAKE



*Shawnda Leanne King*  
Notary Public

SHAWNDA LEANNE KING  
Printed Name



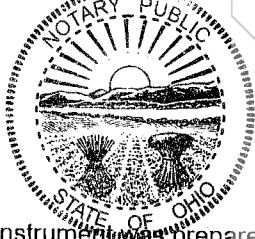
STATE OF Ohio )  
COUNTY OF CUYAHOGA ) SS:

The foregoing instrument was acknowledged before me, a Notary Public in and from said County and State, by KAROLYN BOWEN as Authorized Representative of PNC Bank, N. A., a national banking association organized under the laws of the United States, on behalf of the association.

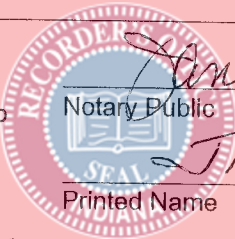
IN WITNESS WHEREOF, I have hereunto set my hand and official seal, on 12/11/2014

My Commission Expires: 6/28/15

My County of Residence: CUYAHOGA



JANICE SMITH  
Notary Public, State of Ohio  
My Commission Expires  
June 28, 2015



*Janice Smith*  
Notary Public  
JANICE SMITH  
Printed Name

This instrument was prepared by *Karolyn Bowen* of PNC Bank, N. A.  
*Karolyn Bowen*

I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, whereas required by law.

*Karolyn Bowen*  
Preparer's Signature  
*Karolyn Bowen*

EXHIBIT A

STATE OF INDIANA, TO WIT: LOT 186 IN ELLENDALE FARM UNIT SIX, AS PER PLAT THEREOF,  
RECORDED IN PLAT BOOK 92 PAGE 88, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY,  
INDIANA. TAX ID: 45-16-18-201-002.000-042.

