

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 021171

2015 APR 10 AM 10:43

MICHAEL B. BROWN
RECORDER

RECORDATION REQUESTED BY:

American Community Bank of Indiana
St. John
7880 Wicker Avenue
St. John, IN 46373

WHEN RECORDED MAIL TO:

American Community Bank of Indiana
St. John
7880 Wicker Avenue
St. John, IN 46373

SEND TAX NOTICES TO:

American Community Bank of Indiana
St. John
7880 Wicker Avenue
St. John, IN 46373

Document is
NOT OFFICIAL
MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 30, 2015, is made and executed between James T. Beamer (referred to below as "Grantor") and American Community Bank of Indiana, whose address is 7880 Wicker Avenue, St. John, IN 46373 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 15, 2008 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

recorded on July 29, 2008 as Document No. 2008 054071 in the Office of the Recorder of Lake County, IN.

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

Lot 2 in Hickory Trail, as per plat thereof, recorded in Plat Book 52 page 25, in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known as 12314 Parrish Avenue, Cedar Lake, IN 46303. The Real Property tax identification number is 05-06-0286-0002.

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

New interest rate on said Mortgage will be 6.00%. New maturity date on said Mortgage will be April 1, 2020. Payments amortized over 12 years.

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.

CHICAGO TITLE INSURANCE COMPANY

19.
12/11/15
M

CTIC Has made an accomodation
recording of the instrument.

83668c

MODIFICATION OF MORTGAGE
(Continued)

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 30, 2015.

GRANTOR:

X [Signature]
James T. Beamer

LENDER:

AMERICAN COMMUNITY BANK OF INDIANA
X [Signature]
Todd Williams, Vice President

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana
COUNTY OF Lake

NOT OFFICIAL!

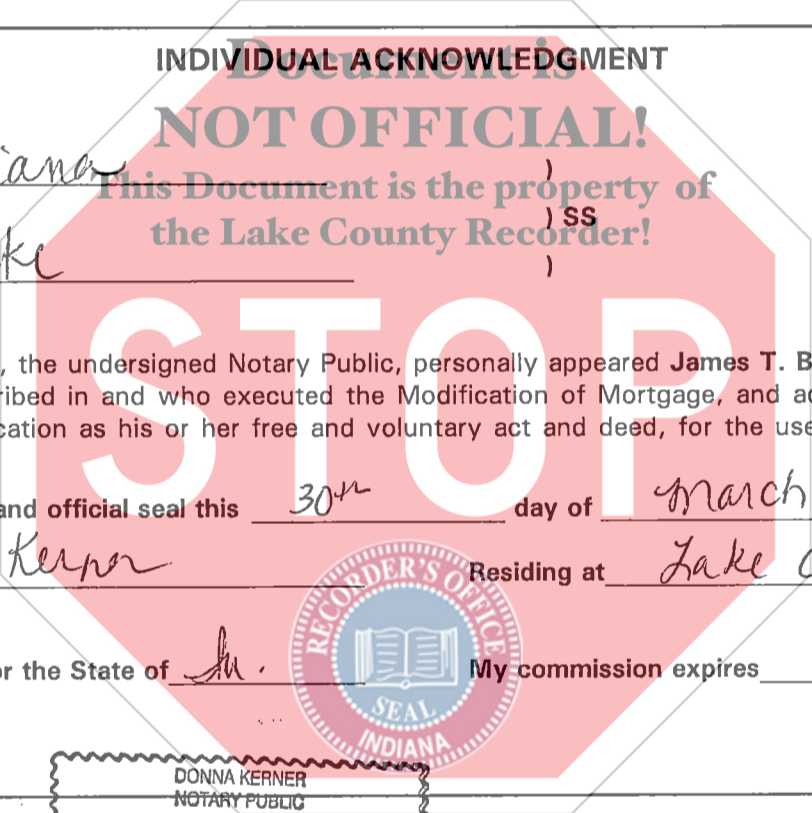
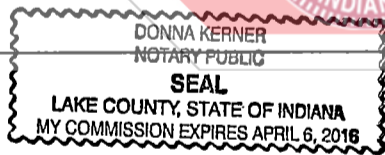
This Document is the property of
the Lake County Recorder!

On this day before me, the undersigned Notary Public, personally appeared **James T. Beamer**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 30th day of March, 2015.

By Donna Kerner Residing at Lake Co.
Donna Kerner

Notary Public in and for the State of IN My commission expires 4-6-16



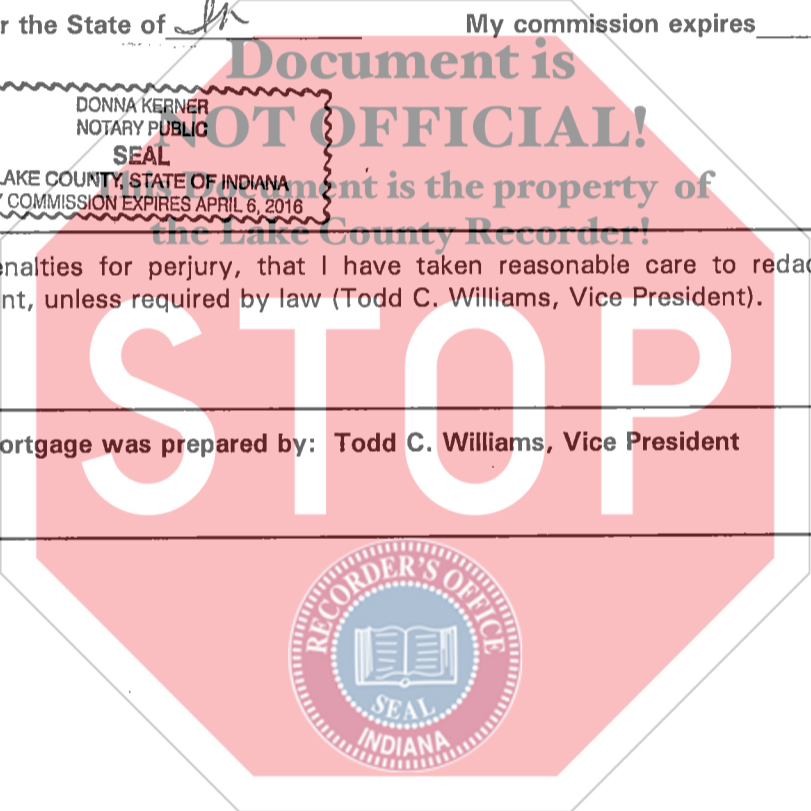
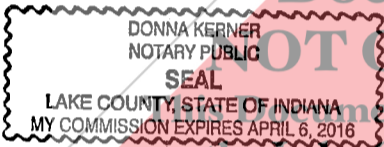
LENDER ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this 30th day of March, 20 15, before me, the undersigned Notary Public, personally appeared **Todd Williams** and known to me to be the **Vice President**, authorized agent for **American Community Bank of Indiana** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **American Community Bank of Indiana**, duly authorized by **American Community Bank of Indiana** 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 Community Bank of Indiana**.

By Donna Kerner Residing at Lake Co
Donna Kerner

Notary Public in and for the State of IN My commission expires 4-6-14



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 (Todd C. Williams, Vice President).

This Modification of Mortgage was prepared by: **Todd C. Williams, Vice President**