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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2015 021704

2015 APR 15 AM 8:50

MICHAEL B. BROWN  
RECORDER

Return Document To:  
Think Mutual Bank  
5200 Members Parkway NW  
Rochester, MN 55901

### NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT made and entered into this 28 day of MARCH, 2015  
by and between Michael J Carrington and Kelly S Carrington, Husband and Wife, (hereinafter  
"Borrowers") and Think Mutual Bank (hereinafter "Lender")

WITNESSETH:

WHEREAS, Borrowers have heretofore borrowed One hundred forty two thousand eight  
hundred and 00/100ths- (\$142,800.00) Dollars from Lender as evidenced by a Note dated  
October 18, 2000 which was secured by a Mortgage of even date recorded on October 24, 2000  
as Document Number 2000 077184 in the office of the County Recorder in and for Lake  
County, Indiana (hereinafter referred to as the "Note" and "Mortgage" respectively);

Said Mortgage was modified evidenced by a Note and Mortgage Modification  
Agreement dated April 27, 2009 and recorded on May 20, 2009 as Document Number  
2009 033791 in the office of the County Recorder in and for Lake County, Indiana;

Legal Description: Lot 114 in Pine Island Ridge Unit 39, n the Town of Schererville, as per plat  
thereof recorded in Plat Book 49 Page 136, in the Office of the Recorder of Lake County,  
Indiana. Tax Key No.: 13-309-29

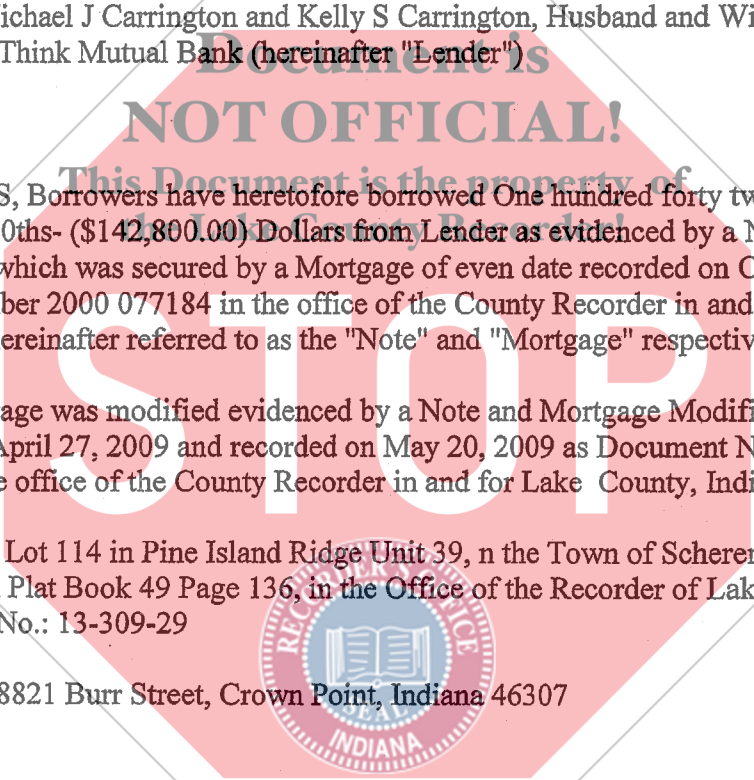
Property Address: 8821 Burr Street, Crown Point, Indiana 46307

AND WHEREAS, Borrowers and Lender wish to modify the Note and Mortgage in  
certain respects at this time;

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*1 ref*

AMOUNT \$	<u>19.00</u>
CASH	CHARGE
CHECK #	<u>178893</u>
OVERAGE	<u>1.00</u>
COPY	
NON-COM	
CLERK	<u>MB</u>



NOW, THEREFORE, Borrowers and Lender agree as follows:

1. That the unpaid principal balance due and owing on said Note after the April 1, 2015 payment has been made shall be Forty six thousand eight hundred seventy six and 34/100ths- (\$46,876.34) Dollars.
2. Lender hereby agrees to modify the Note and Mortgage for and in consideration of the payment by Borrowers of Six hundred sixty eight and 76/100ths- (\$668.76) Dollars representing the modification fee.
3. Borrower promises to pay interest at a yearly rate of 3.25%. That the unpaid principal balance listed above shall be amortized over a period of 67 months thereby modifying the monthly principal and interest payment to Seven hundred sixty five and 99/100ths-(\$765.99) commencing with the monthly payment due May 1, 2015. Borrower promises to pay debt in full no later than November 1, 2020.
4. Except as otherwise modified above, the Note and Mortgage shall in all other respects remain in full force and effect.

**Document is NOT OFFICIAL!**  
This Document is not approved by the Lake County Recorder's Office!

X Michael J Carrington  
Michael J Carrington

X Kelly S Carrington  
Kelly S Carrington

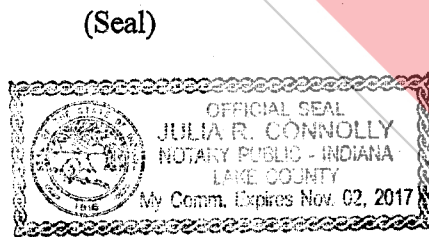
**STOP**

RECORDER'S OFFICE  
INDIANA

Julia R. Connolly  
Notary Public

State of Indiana  
County of Lake

The foregoing instrument was acknowledged before me this 28th day of March, 2015, by Michael J Carrington and Kelly S Carrington, Husband and Wife.



THINK MUTUAL BANK

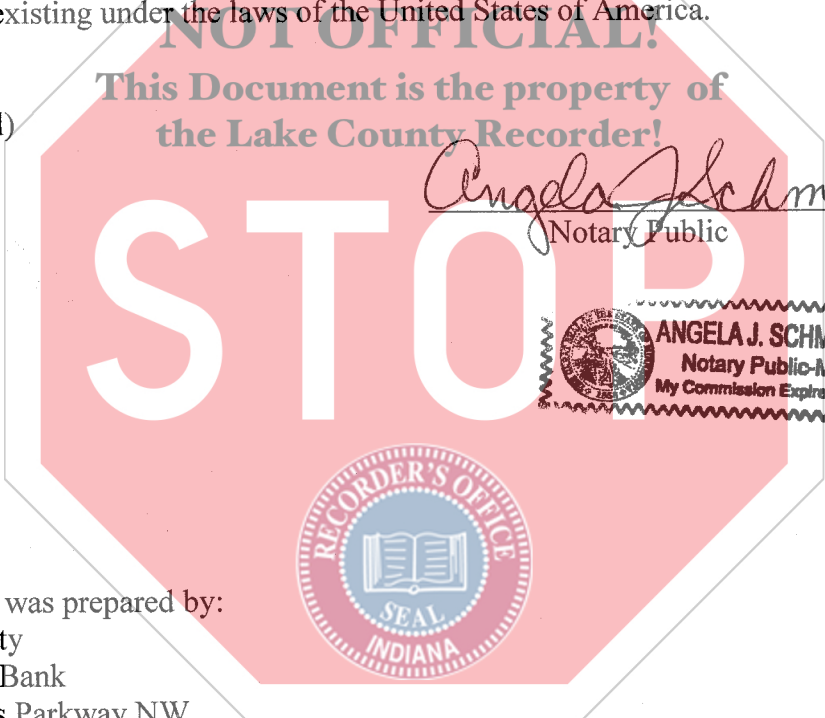
By: Bonnie B. Douty  
Bonnie B Douty.  
Its Loan Servicer  
By: Angie Alberts  
Angie Alberts  
Its Loan Servicing Manager.

State Of Minnesota )

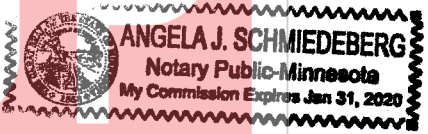
County of Olmsted )

The foregoing instrument was acknowledged before me this 2<sup>nd</sup> day of April, 2015, by Bonnie B Douty and Angie Alberts the Loan Servicer and Loan Servicing Manager, respectively of the Think Mutual Bank, a Mutual Savings Association organized and existing under the laws of the United States of America.

(Seal)



Angela J. Schmieberg  
Notary Public



This document was prepared by:  
Bonnie B Douty  
Think Mutual Bank  
5200 Members Parkway NW  
Rochester, MN 55901