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MICHAEL B. BROWN  
RECORDER

Loan No. 02-10170034

WHEREAS, LIBERTY SAVINGS BANK, FSB loaned Philip J. Holst and Amy G. Holst, husband and wife, the sum of One Hundred Forty-eight Thousand Dollars & 00/100 (\$148,000.00), as evidenced by a note, balloon note rider, and mortgage executed and delivered on September 4, 2009, which mortgage is duly recorded on September 10, 2009 in the public records in the Jurisdiction where the mortgaged property is located as document #2009 062082, which note and mortgage are hereby incorporated herein as part of this instrument, and

WHEREAS, the undersigned, owners of said premises, has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:

Full payments for principal and interest shall be deferred for the months of May 2015 and June 2015. The next payment due date is July 1, 2015.

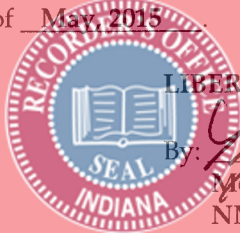
The resulting deferral shall extend the maturity date of the mortgage from September 1, 2039 to November 1, 2039 and maturity date of the note from September 1, 2019 to November 1, 2019.

All other terms of the loan shall remain the same.

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that as of the date of this Agreement, the unpaid balance of said indebtedness is One Hundred Thirty-three Thousand Four Hundred Five Dollars & 79/100 (\$133,405.79), all of which the undersigned promises to pay with interest at 4.875% per annum until note maturity on November 1, 2019, and that the same shall be payable at Seven Hundred Eighty-three Dollars & 23/100 (\$783.23), per month beginning on the 1<sup>st</sup> day of July, 2015 to be applied first to interest, and the balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect. All other terms of the loan, inclusive of balloon rider, remain the same.

Signed, sealed and delivered this 7<sup>th</sup> day of May, 2015



LIBERTY SAVINGS BANK, FSB  
By: Monique L. Reyna  
Monique L. Reyna, Vice President  
NMLS ID #787225

CONSENT TO LOAN MODIFICATION

The undersigned endorser, guarantor or guarantors, or other secondary obligor or obligors, including an original unreleased borrower or borrowers, hereby consent to the foregoing loan modification.

[Signature] (SEAL)  
Philip J. Holst

[Signature] (SEAL)  
Amy G. Holst

STATE OF INDIANA )  
) SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, personally appeared, Philip J. Holst and Amy G. Holst and acknowledged the execution of the foregoing Instrument. Witness my hand and Official Seal this 7<sup>th</sup> day of May, 2015.

My Commission Expires: March 1, 2018  
County of Residence: Lake

[Signature]  
Katrina M. Freiburger, Notary Public

THIS INSTRUMENT WAS PREPARED BY: Joseph R. Shimala, President  
Liberty Savings Bank, FSB

I affirm, under penalty of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law (Monique L. Reyna)

CHICAGO TITLE INSURANCE COMPANY

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