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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 067015

2015 SEP 29 AM 10:32

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



THIS MODIFICATION OF MORTGAGE dated September 14, 2015, is made and executed between John P. Reed and Kristan H. Reed, husband and wife (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 October 8, 2014 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

recorded on October 28, 2014 as Document No. 2014 068388 in the Office of the Recorder of Lake County, Indiana.

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

Lot 94, West Lakes Addition, Phase one, to the Town of Munster, as shown in plat Book 82 Page 18, in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known as 9717 Margo Lane, Munster, IN 46321. The Real Property tax identification number is 45-06-36-130-001,000-027.

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

Interest rate on said Mortgage will be Prime + 1.00% and the new credit limit will be \$40,000.00.

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.

CHICAGO TITLE INSURANCE COMPANY

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my CT
[Signature]

MODIFICATION OF MORTGAGE
(Continued)

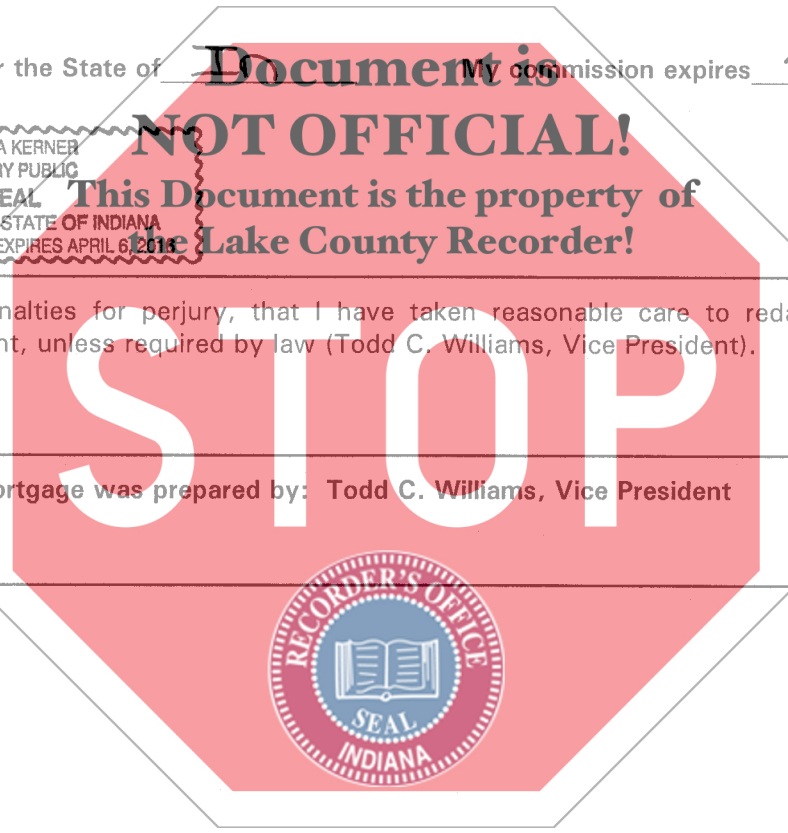
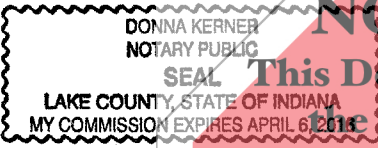
LENDER ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this 14th day of September, 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 Indiana My commission expires 4-6-2016



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