

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 069326

2015 OCT -9 AM 11:24

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 Document is the property of
the Lake County Recorder!

THIS MODIFICATION OF MORTGAGE dated September 1, 2015, is made and executed between John P. Crotty, whose address is 45 Inverness Lane, Schererville, IN 46375 (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 20, 2015 (the "Mortgage").

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

See Attached Addendum "A"

The Real Property or its address is commonly known as 45 Inverness Lane, Schererville, IN 46375. The Real Property tax identification number is 45-11-06-228-008.000-036.

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

Credit limit on said Mortgage is increased to \$100,000.00.

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.

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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 SEPTEMBER 1, 2015.

GRANTOR:

X *John P. Crotty*
John P. Crotty

LENDER:

AMERICAN COMMUNITY BANK OF INDIANA

X *Todd Williams*
Todd Williams, Vice President

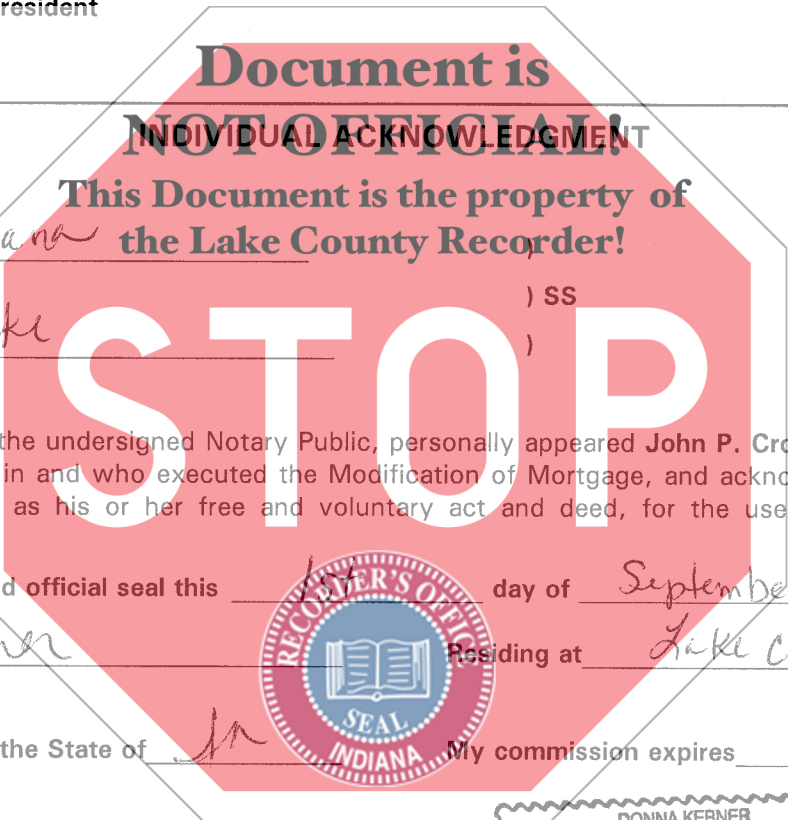
Document is
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INDIVIDUAL ACKNOWLEDGMENT

This Document is the property of
the Lake County Recorder!

STATE OF Indiana

COUNTY OF Lake

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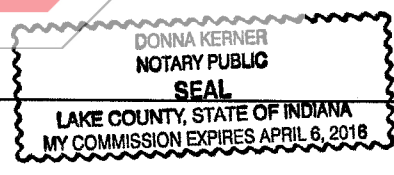
On this day before me, the undersigned Notary Public, personally appeared **John P. Crotty**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 1st day of September, 2015.

By *Donna Kerner*
Donna Kerner Residing at Lake Co.



Notary Public in and for the State of IN My commission expires 4.6.16



MODIFICATION OF MORTGAGE
(Continued)

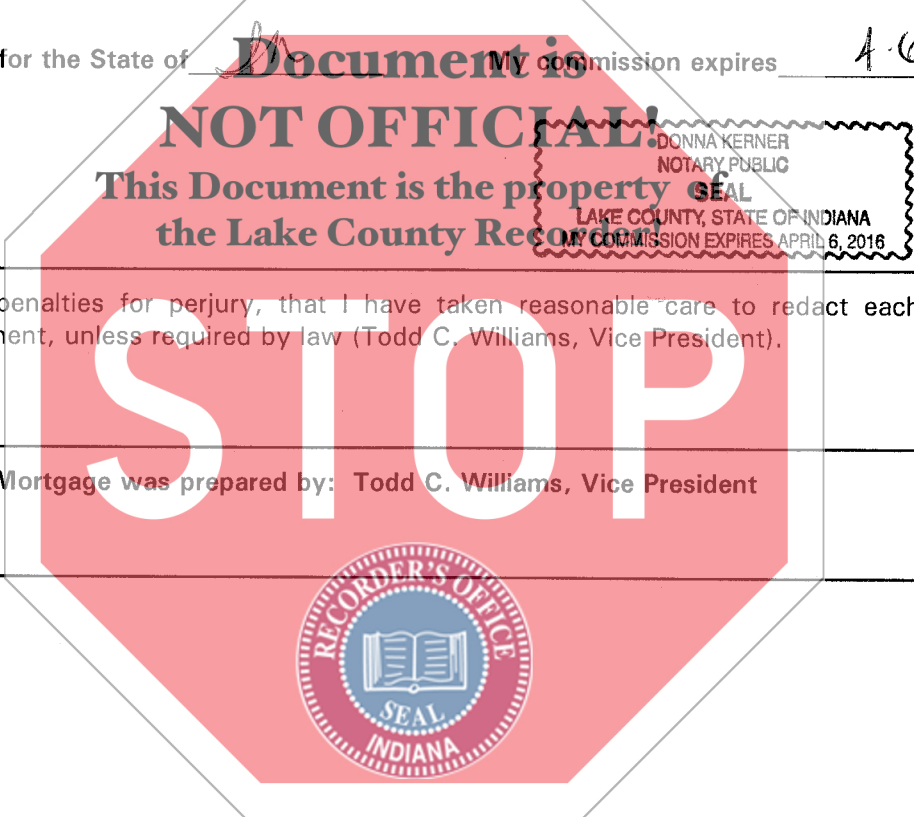
LENDER ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this 1st 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 IN My commission expires 4-6-16



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



ADDENDUM "A"

Apartment Unit 45, 45 Inverness Drive, Schererville, Indiana, in Country Club Condominiums of Briar Ridge, a Horizontal Property Regime, as per declaration, recorded September , 1983, as Document No. 723905, and as amended by first amendment thereto, recorded May 1, 1984, as Document No. 754876, in the Office of the Recorder of Lake County, Indiana, together with the undivided interest in the common areas and facilities appertaining thereto, until such time as supplemental declarations annexing additional phases are recorded pursuant to article XX of the declaration, at which time the undivided interest in the common areas shall be reduced as set out in said declaration.

