

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2015 069945

2015 OCT 14 AM 11:26

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

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NOT OFFICIAL

This Document is the property of

the Lake County Recorder

THIS MODIFICATION OF MORTGAGE dated September 25, 2015 is made and executed between Michael R. Gozdecki and Mary Ann O'Conor Gozdecki whose address is 116 Salisbury Drive, Munster, IN 46321 (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 June 18, 2009 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

recorded on July 9, 2009 as Document No. 2009 and further modified on December 20, 2010 and recorded on January 13, 2011 as Document No. 2011 002355 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 60 in West Lakes Addition, Phase One, to the Town of Munster, as per plat thereof, recorded 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 116 Salisbury Drive, Munster, IN 46321. The Real Property tax identification number is 45-06-36-176-001-000-027.

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

to decrease the credit limit on said Mortgage to \$105,000.00.

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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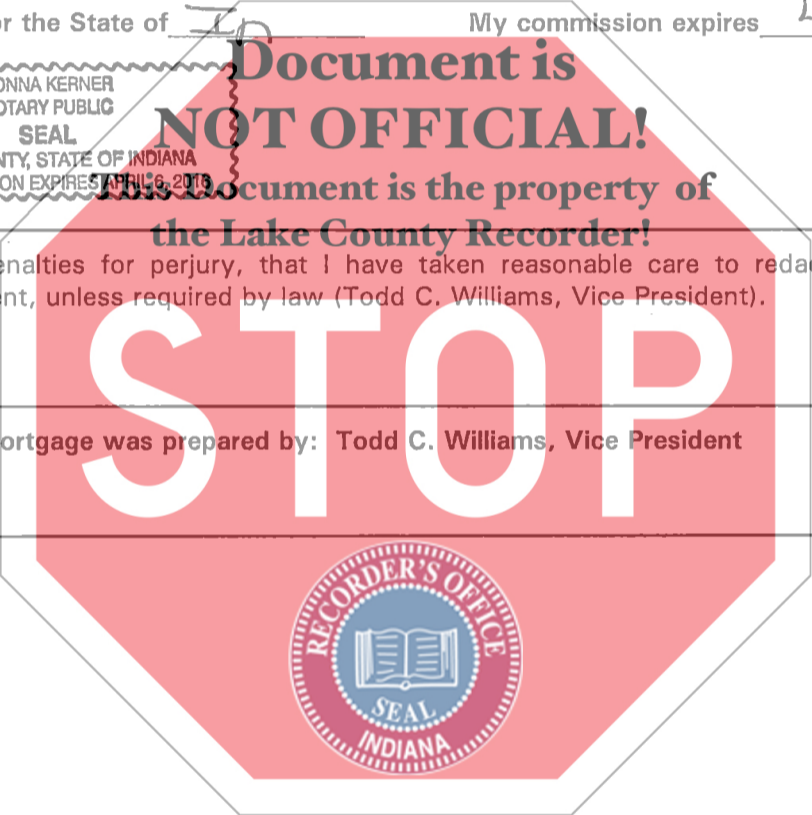
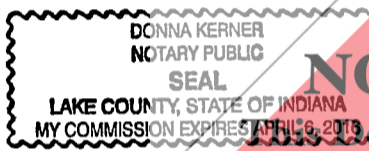
LENDER ACKNOWLEDGMENT

STATE OF Indiana )  
 ) SS  
COUNTY OF Lake )

On this 25th day of Sept., 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

Notary Public in and for the State of Ind 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**