

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2016 040388

2016 JUN 30 AM 8:35

MICHAEL B. BROWN
RECORDER

RECORDATION REQUESTED BY:

First Merchants Bank
Munster 45th
1720 45th Street
Munster, IN 46321

WHEN RECORDED MAIL TO:

First Merchants Bank
ATTN: Loan Operations - Documents
P. O. Box 7011
Muncie, IN 47308

SEND TAX NOTICES TO:

First Merchants Bank
ATTN: Loan Operations - Escrows
P.O. Box 7011
Muncie, IN 47308



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 20, 2016, is made and executed between Ronald Carlson, whose address is 1504 Park Dr, Munster, IN 46321-2625 (referred to below as "Grantor") and First Merchants Bank, whose address is 1720 45th Street, Munster, IN 46321 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 22, 2005 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Real estate mortgage dated June 22, 2005 and recorded June 27, 2005 as instrument number 2005052504 in the office of the recorder of Lake County, Indiana to Citizens Financial Services, FSB NKA First Merchants Bank.

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

LOTS 5 AND 6, IN KENNEDY ACRES, IN THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 24, PAGE 4, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 72 Kennedy Ave, Schererville, IN 46375. The Real Property tax identification number is Taxing Unit: 20 Key No: 13-69-5 & 13-69-6.

AMOUNT \$ 21-
CASH _____ CHARGE _____
CHECK # 00027628
OVERAGE _____
COPY _____
NON-COM _____
CLERK MB E

MB

**MODIFICATION OF MORTGAGE
(Continued)**

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

Future Advance. In addition to the note, this mortgage secures all future advances made by Lender to Grantor whether or not the advances are made pursuant to a commitment. Specifically, without limitation, this Mortgage secures, in addition to the amounts specified in the Note, all future obligations and advances which Lender may make to Grantor, together with all interest thereon, whether such future obligations and advances arise under the Note, this Mortgage otherwise. This Mortgage also secures all modifications, extensions and renewals of the Note, the Mortgage, or any amounts expended by Lender on Grantor's behalf as provided for in this mortgage. If the Lender is required to give notice of the right to cancel under Truth in Lending in connection with any additional loans, extensions of credit and other liabilities or obligations of Grantor to Lender, then this Mortgage shall not secure additional loans or obligations unless and until such notice, and any other material, applicable notices, are given.

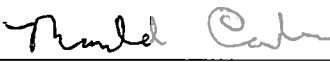
Also to add the following:

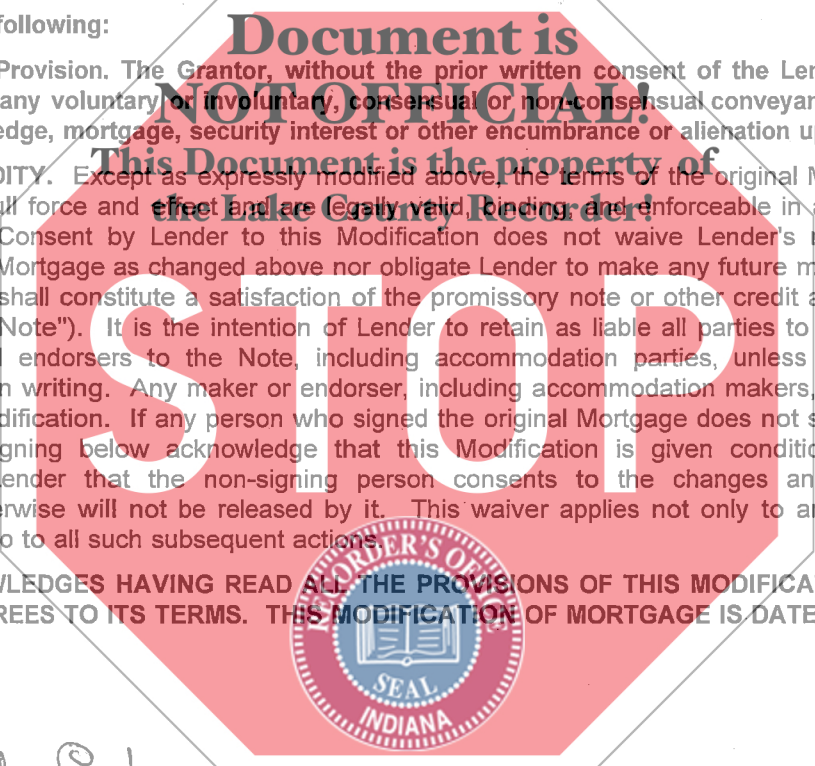
Additional Lien Provision. The Grantor, without the prior written consent of the Lender, shall not effect, suffer or permit any voluntary or involuntary, consensual or non-consensual conveyance, sale, assignment, transfer, lien, pledge, mortgage, security interest or other encumbrance or alienation upon the Real Estate.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are equally 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 20, 2016.

GRANTOR:

X 
Ronald Carlson



MODIFICATION OF MORTGAGE
(Continued)

LENDER:

FIRST MERCHANTS BANK

x *David Nagle*
Authorized Signer *Daniel Nagle*

Document is
INDIVIDUAL ACKNOWLEDGMENT
NOT OFFICIAL!

STATE OF IN

This Document is the property of
the Lake County Recorder)
SS)



ALISSA FINCH
Resident of Lake County
My Commission Expires: August 21, 2022

COUNTY OF Lake

STOP

On this day before me, the undersigned Notary Public, personally appeared Ronald Carlson, 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 20 day of June, 2016.

By *Alissa Finch* Residing at Lake County

Notary Public in and for the State of IN My commission expires 8-21-22



MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF IN

COUNTY OF Lake



ALISSA FINCH
Resident of Lake County
My Commission Expires: August 21, 2022

On this 20 day of June, 2016, before me, the undersigned Notary Public, personally appeared Bank Note and known to me to be the Relationship Manager, authorized agent for First Merchants Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of First Merchants Bank, duly authorized by First Merchants Bank 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 First Merchants Bank.

By Alissa Finch Residing at Lake County

Notary Public in and for the State of IN My commission expires 8-21-22

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 (Katy Callahan, Commercial Loan Processing Specialist).

This Modification of Mortgage was prepared by: Katy Callahan, Commercial Loan Processing Specialist

