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2016 035802

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2016 JUN -9 AM 9:41

MICHAEL B. BROWN
RECORDER

David J Richard
Amie M Richards
727 S Washington St
Hobart, IN 46342
("Mortgagor" whether one or more)

HFS Bank, F.S.B.
K/K/A MainSource Bank
555 East Third Street
Hobart, IN 46342
("Mortgagee")

Return to:
MainSource Bank
201 N Broadway St, PO Box 87
Greensburg, IN 47240

710 716613

MORTGAGE MODIFICATION AGREEMENT

Mortgagor, for valuable consideration given by Mortgagee, the receipt and sufficiency of which is hereby acknowledged, does hereby agree that the certain Mortgage dated the 28th day of February, 2005, recorded March, 2005 in the Office of the Recorder of Lake County, Indiana, as Document No. 2005018292 (herein the "Mortgage") is hereby amended as follows:

Note Modification, Renewal, Replacement or Extension. The promissory note referenced on page 1 of the Mortgage in the original principal amount of \$9,400 and a maturity date of February 28th, 2015 (herein the "Note") has been modified as follows:

If checked, the following are applicable to, but do not limit, this Mortgage Modification Agreement:

- Extension.** The maturity date of the Note has been extended to the 10th day of June, 2020, on which date the entire unpaid balance of principal, accrued but unpaid interest, and charges owing in connection therewith shall be due and payable without notice or demand. Mortgagor agrees that the Mortgage shall secure the payment of the Note as extended. The Mortgagor further agrees as follows:

All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage Modification Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.

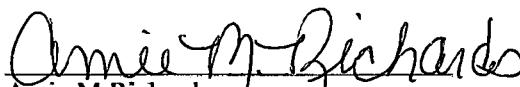
This Mortgage Modification Agreement shall in all respects be governed by and construed in accordance with the substantive laws of the State of Indiana.

This Mortgage Modification Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor.

EXECUTED and delivered in Lake County, this 31 day of May, 2016.

AMOUNT \$ 16.00-
CASH _____ CHARGE _____
CHECK# 506579
OVERAGE _____
COPY _____
NON-CONF _____
DEPUTY das


David J Richards


Amie M Richards


MAINSOURCE BANK

By: _____
MainSource Bank

STATE OF INDIANA

COUNTY OF Porter

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LEONORA L WHITING
Notary Public, State of Indiana
Porter County
Commission # 672113
My Commission Expires
August 24, 2023

ACKNOWLEDGMENT

Before me, a notary public in and for the said County and State, personally appeared David J Richards and Amie M Richards, and acknowledged the execution of the above and foregoing Mortgage Modification Agreement this 28 day of May, 2016.


NOTARY PUBLIC, Residing in
Porter County, Indiana

My commission expires: 08/24/23

THIS INSTRUMENT PREPARED BY:

Lora Cochran
Consumer Lending Manager
MainSource Bank
201 North Broadway
Greensburg, IN 47240



I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security Number in this document, unless required by law.

Lora Cochran
Consumer Lending Manager