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2016 054149

STATE OF INDIANA
LAKE COUNTY
FILED

2016 AUG -9 AM 10:28

MICHAEL J. BROWN
RECORDER

RECORDATION REQUESTED BY:

American Community Bank of Indiana
Schererville
7880 Wicker Avenue
St. John, IN 46373

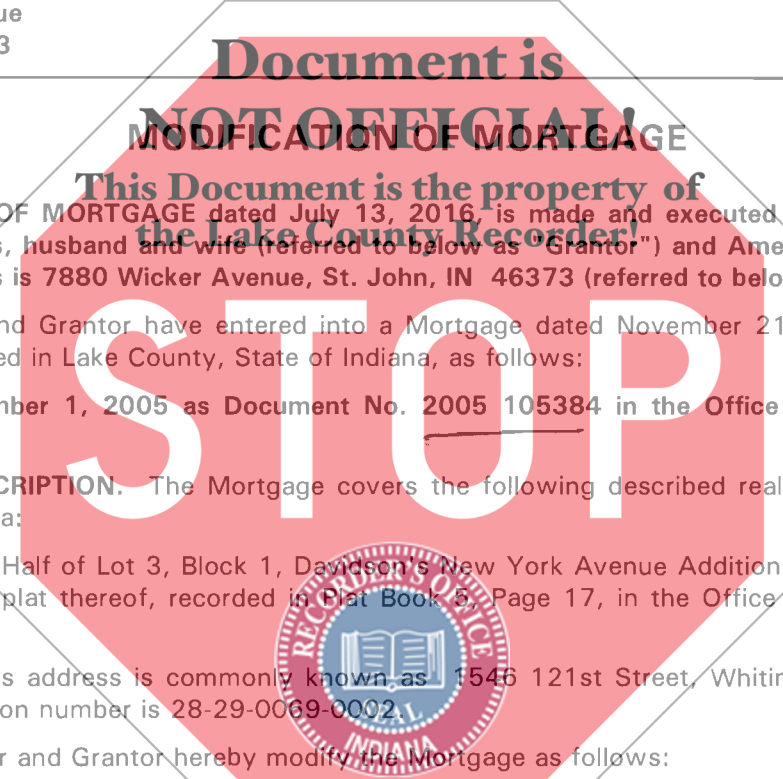
WHEN RECORDED MAIL TO:

American Community Bank of Indiana
Schererville
7880 Wicker Avenue
St. John, IN 46373

SEND TAX NOTICES TO:

American Community Bank of Indiana
Schererville
7880 Wicker Avenue
St. John, IN 46373

CHICAGO TITLE INSURANCE COMPANY



THIS MODIFICATION OF MORTGAGE dated July 13, 2016, is made and executed between Arvine Plemons and Shirley A. Plemons, 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 November 21, 2005 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

recorded on December 1, 2005 as Document No. 2005 105384 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 2 and the East Half of Lot 3, Block 1, Davidson's New York Avenue Addition to Hammond, in the City of Whiting, as per plat thereof, recorded in Plat Book 5, Page 17, in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known as 1546 121st Street, Whiting, IN 46394. The Real Property tax identification number is 28-29-0069-0002.

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

New maturity date on said Mortgage will be July 1, 2021. Payments amortized over 15 years. Plus a principal reduction of \$10,000.00.

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 endorser 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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1ref \$19,000
JB

CTIC Has made an accomodation recording of the instrument.

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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 JULY 13, 2016.

GRANTOR:

x *Arvine Plemons*
Arvine Plemons

x *Shirley A. Plemons*
Shirley A. Plemons

LENDER:

AMERICAN COMMUNITY BANK OF INDIANA

x *Todd Williams*
Todd Williams, Vice President



STATE OF Indiana)
) SS
COUNTY OF Lake)

On this day before me, the undersigned Notary Public, personally appeared **Arvine Plemons and Shirley A. Plemons**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 13th day of July, 2016.

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



Notary Public in and for the State of IN My commission expires 4-2-24

DONNA KERNER
NOTARY PUBLIC
SEAL
LAKE COUNTY, STATE OF INDIANA
MY COMMISSION EXPIRES APRIL 2, 2024
COMMISSION NO 882889

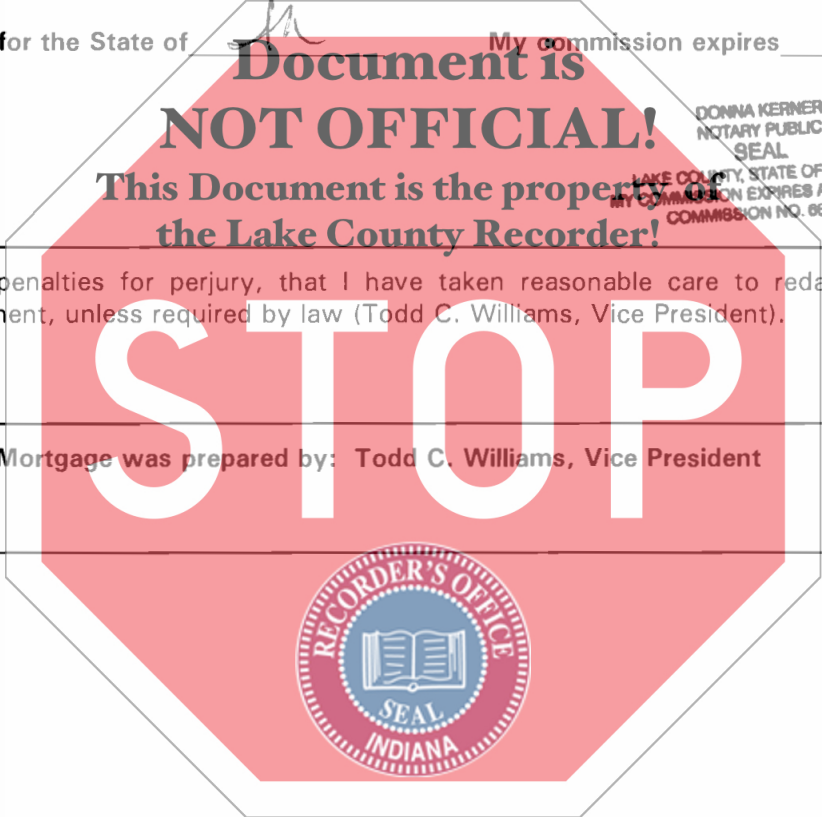
LENDER ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this 13th day of July, 20 16, 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 4-2-24



DONNA KERNER
NOTARY PUBLIC
SEAL
LAKE COUNTY, STATE OF INDIANA
MY COMMISSION EXPIRES APRIL 2, 2024
COMMISSION NO. 632689

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