

4

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2016 055317

2016 AUG 15 AM 10:01

MICHAEL B. BROWN
RECORDER

RECORDATION REQUESTED BY:

FIRST MIDWEST BANK
HIGHLAND GROVE
ONE PIERCE PLACE
SUITE 1500
ITASCA, IL 60143

WHEN RECORDED MAIL TO:

First Midwest Bank
Gurnee Branch
P.O. Box 9003
Gurnee, IL 60031-2502

215030227-70143 off 4336 #21500

**Document is
MODIFICATION OF MORTGAGE
NOT OFFICIAL!**

THIS MODIFICATION OF MORTGAGE dated July 21, 2016, is made and executed between KARMA FINANCE & HOLDING LLC, whose address is 1050 DOE PATH LANE, CROWN POINT, IN 463075050 (referred to below as "Grantor") and FIRST MIDWEST BANK, whose address is ONE PIERCE PLACE, SUITE 1500, ITASCA, IL 60143 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 6, 2015 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

Recorded May 13, 2015 as Document #2015 028838 and Modifications of Mortgage dated January 27, 2016, Recorded February 19, 2016 as Document #2016 010377 and dated April 26, 2016, Recorded May 18, 2016 as Document #2016 029876 in Lake County, Indiana.

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

SOUTH THREE HUNDRED (300) FEET OF THE WEST ONE HUNDRED FIFTEEN (115) FEET OF LOT THREE (3), IN THE COLUMBUS SUBDIVISION, IN MERRILLVILLE, LAKE COUNTY, INDIANA, AS SHOWN IN PLAT BOOK 50, PAGE 41, IN THE OFFICE OF THE RECORDER IN LAKE COUNTY, INDIANA,

SUBJECT TO THE ACCESS RIGHTS, EASEMENT AND INTEREST OF THE STATE OF INDIANA AS SET



23.00

100656189

3 refs

JTS

**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 70743

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OUT IN DEED RECORDED DECEMBER 6, 1979 AS DOCUMENT NO. 563635

The Real Property or its address is commonly known as 850 WEST LINCOLN HIGHWAY, MERRILLVILLE, IN 464100000. The Real Property tax identification number is 45-12-21-178-002.000-030.

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

To delete from the definition of Note the following: "The maturity date of the Note is June 17, 2016." and insert in lieu thereof the following: "The maturity date of the Note is September 15, 2016" .

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.

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 21, 2016.

GRANTOR:

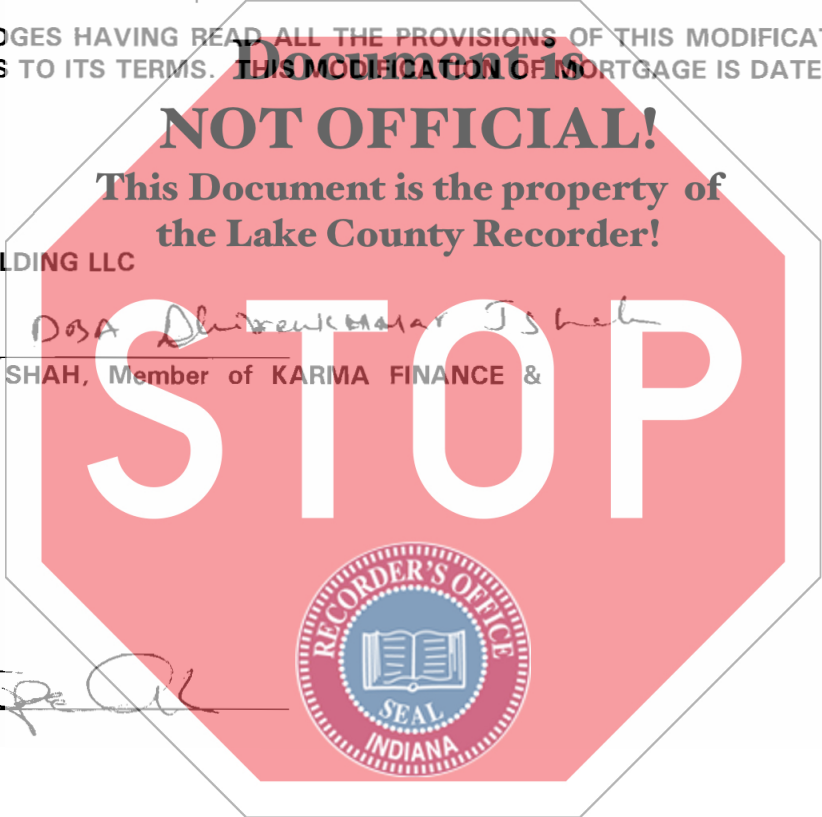
KARMA FINANCE & HOLDING LLC

By: Dhirenkumar J. Shah DSA Dhirenkumar J. Shah
DHIRENKUMAR J. SHAH, Member of KARMA FINANCE & HOLDING LLC

LENDER:

FIRST MIDWEST BANK

x Elizabeth Spaul
Authorized Signer



MODIFICATION OF MORTGAGE
(Continued)

Loan No: 70743

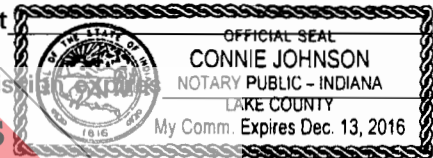
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LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this 22nd day of July, 20 16, before me, the undersigned Notary Public, personally appeared **DHIRENKUMAR J. SHAH, Member of KARMA FINANCE & HOLDING LLC**, and known to me to be a member or designated agent of the limited liability company that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the limited liability company, by authority of statute, its articles of organization or its operating agreement, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the limited liability company.

By [Signature] Residing at _____
Notary Public in and for the State of _____ My commission expires _____



STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this 22nd day of July, 20 16, before me, the undersigned Notary Public, personally appeared Elizabeth Spolnik and known to me to be the Comm'l BB Officer, authorized agent for **FIRST MIDWEST BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **FIRST MIDWEST BANK**, duly authorized by **FIRST MIDWEST 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 MIDWEST BANK**.

By [Signature] Residing at _____
Notary Public in and for the State of _____ My commission expires _____



**MODIFICATION OF MORTGAGE
(Continued)**

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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 (Elizabeth Spolnik).

This Modification of Mortgage was prepared by: Elizabeth Spolnik, Commercial BB Officer

