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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2017 001034

2017 JAN -6 AM 8: 54

MICHAEL B. BROWN  
RECORDER

Prepared by: Suzanna Langston, MWABank, 1701 1<sup>st</sup> Avenue, Rock Island, IL 61201 309.283.5425  
Return to: Suzanna Langston, MWABank, P.O. 8005, Rock Island, IL 61204

MORTGAGE AND NOTE MODIFICATION AGREEMENT

WHEREAS, MWABank loaned Patrick Willy, the Sum of FORTY THOUSAND DOLLARS AND 00/100 (\$40,000.00) as evidenced by a note and mortgage executed and delivered on September 28, 2007, which mortgage is duly recorded in the Recorder's Office of Lake County, Indiana as Document #2007-083044 which note and mortgage are hereby incorporated herein and made a part of this instrument, and

WHEREAS Patrick Willy and Anita Willy, husband and wife, joined in executing the mortgage, and

WHEREAS, the mortgage property is legally described as follows to wit:

See Attached Exhibit 'A'

Property Address: 10801 W 129<sup>th</sup> Ave, Cedar Lake, IN 46303

and the undersigned, owner(s) of said premises, finds it necessary and hereby request(s) a modification of the terms of said loan, and said bank has agreed to the terms of said loan modification as hereinafter provided. The parties now desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter:

THEREFORE, in consideration of the mutual benefits herein contained, the parties hereby agree that, as of November 29, 2016, the unpaid principal balance is TWENTY-EIGHT THOUSAND THREE HUNDRED THIRTY-NINE DOLLARS AND 58/100 (\$28,339.58). The undersigned promises to make monthly principal and interest payments at an interest rate of 3.99% ("New Rate") per annum, effective November 28, 2016. This same rate shall be in effect until November 28, 2026 ("New Maturity Date") when the note and mortgage and all sums will be due and payable. The borrower promises to make monthly principal and interest payments of TWO HUNDRED EIGHTY-FIVE DOLLARS AND 32/100 (\$285.32) ("New Payment") beginning on December 28, 2016 and continuing the 28th day of each month according to the terms of the original note.

That in all other respects said note and mortgage contract is hereby ratified and confirmed and shall remain in full force and effect.

AMOUNT \$ 21-  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK# 3207 & 3206  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON-CONF \_\_\_\_\_  
DEPUTY JRS

*VP*  
E

Signed and delivered this 22 day of November, 2016.

Patrick Willy  
Patrick Willy

**Document is  
NOT OFFICIAL**

Anita Willy  
Anita Willy

**This Document is the property of  
the Lake County Recorder!**

State of Indiana )  
County of Lake ) ss:

**"I AFFIRM, UNDER THE PENALTIES FOR  
PERJURY THAT I HAVE TAKEN REASON-  
ABLE CARE TO REDACT EACH SOCIAL  
SECURITY NUMBER IN THIS DOCUMENT,  
UNLESS REQUIRED BY LAW"**  
PREPARED BY: [Signature]

On this 22<sup>nd</sup> day of NOV, 2016, before me, the undersigned, a Notary Public in and for said County, in said State personally appeared Patrick Willy personally known to me, who, being by me duly sworn, did say that they did sign the instrument and that they acknowledge the execution of said instrument to be their voluntary act and deed.

CARRIE A HALL  
Notary Public - Seal  
State of Indiana  
Lake County  
My Commission Expires Apr 29, 2022

Carrie A Hall  
NOTARY PUBLIC

State of Indiana )  
County of Lake ) ss:

On this 22<sup>nd</sup> day of NOV, 2016, before me, the undersigned, a Notary Public in and for said County, in said State personally appeared Anita Willy personally known to me, who, being by me duly sworn, did say that they did sign the instrument and that they acknowledge the execution of said instrument to be their voluntary act and deed.

CARRIE A HALL  
Notary Public - Seal  
State of Indiana  
Lake County  
My Commission Expires Apr 29, 2022

Carrie A Hall  
NOTARY PUBLIC



Exhibit A

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, IN THE STATE OF INDIANA:

**Document is NOT OFFICIAL!**  
This Document is the property of the Lake County Recorder

PARCEL I: THE EAST  $1\frac{1}{2}$  ACRES OF THE FOLLOWING DESCRIBED TRACT OF LAND: PART OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 21, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE 2ND PRINCIPAL MERIDIAN, DESCRIBED AS COMMENCING AT THE NORTHEAST CORNER THEREOF RUNNING THENCE, SOUTH 30 RODS; THENCE WEST 50 RODS; THENCE NORTH 50 RODS; THENCE, EAST 80 RODS, TO THE PLACE OF BEGINNING, IN THE TOWN OF CEDAR LAKE, LAKE COUNTY, INDIANA.

PARCEL II: THAT PART OF THE NORTH 25 ACRES OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 21, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, LYING WESTERLY OF THE WESTERLY RIGHT OF WAY LINE OF INDIANA HARBOR RAILROAD COMPANY AS CONVEYED IN WARRANTY DEED DATED APRIL 3, 1905 AND RECORDED APRIL 17, 1905, IN DEED RECORD 114, PAGE 554, IN THE TOWN OF CEDAR LAKE, LAKE COUNTY, INDIANA, EXCEPTING THEREFROM THAT PART LYING SOUTH OF A LINE 495 FEET COUNTY, INDIANA, EXCEPTING THEREFROM THAT PART LYING SOUTH OF A LINE 495 FEET SOUTH OF AND PARALLEL TO THE NORTH LINE OF SAID TRACT.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENT, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.



TITLE HELD BY: PATRICK WILLY AND ANITA J. WILLY, HUSBAND AND WIFE

PARCEL: 30-24-5-2