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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2017 020661

2017 MAR 31 AM 11:39

MICHAEL B. 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

Document is  
MODIFICATION OF MORTGAGE  
NOT OFFICIAL!

THIS MODIFICATION OF MORTGAGE dated February 24, 2017 is made and executed between John P. Reed and Kristan H. Reed, 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 October 8, 2014 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

recorded on October 28, 2014 as Document No. 2014 068388 in the Office of the Recorder of Lake County, Indiana and further modified on September 14, 2015. Said Modification of Mortgage was recorded on September 29, 2015 as Document No. 2015 067015 in the Office of the Recorder of Lake County, Indiana and further modified on September 26, 2016. Said Modification of Mortgage recorded on October 19, 2016 as Document No. 2016 070203 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 94, West Lakes Addition, Phase one, to the Town of Munster, as shown in plat Book 82 Page 18, in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known as 9717 Margo Lane, Munster, IN 46321. The Real Property tax identification number is 45-06-36-130-001-000-027.

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

**New Credit Limit on said Mortgage will be \$40,000.00.**

**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 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.

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CTIC Has made an accommodation  
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 FEBRUARY 24, 2017.

GRANTOR:

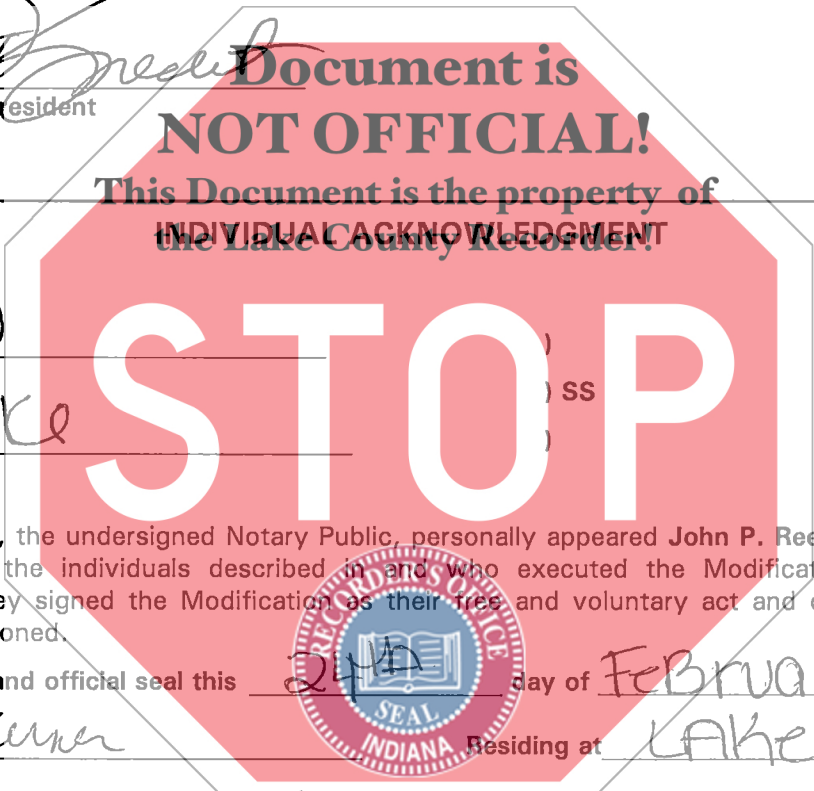
X [Signature]  
John P. Reed

X [Signature]  
Kristan H. Reed

LENDER:

AMERICAN COMMUNITY BANK OF INDIANA

X [Signature]  
Brian Specht, Vice President



STATE OF IN )  
COUNTY OF LAKE ) SS

On this day before me, the undersigned Notary Public, personally appeared **John P. Reed and Kristan H. Reed**, 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 24th day of February, 2017.

By Donna Kerner  
Donna Kerner Residing at LAKE CO

Notary Public in and for the State of IN My commission expires 4-2-2024

DONNA KERNER  
NOTARY PUBLIC  
SEAL  
LAKE COUNTY, STATE OF INDIANA  
MY COMMISSION EXPIRES APRIL 2, 2024  
COMMISSION NO. 682869

LENDER ACKNOWLEDGMENT

STATE OF IN )  
 ) SS  
COUNTY OF LAKE )

On this 24<sup>th</sup> day of February, 20 17, before me, the undersigned Notary Public, personally appeared **Brian Specht** 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 4-2-2024

DONNA KERNER  
NOTARY PUBLIC  
SEAL  
LAKE COUNTY, STATE OF INDIANA  
MY COMMISSION EXPIRES APRIL 2, 2024  
COMMISSION NO 682869

**Document is  
NOT OFFICIAL!**

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

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 (Brian D. Specht, Vice President).

This Modification of Mortgage was prepared by: **Brian D. Specht, Vice President**

