

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2017 020669

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

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NOT OFFICIAL!**

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the Lake County Recorder!**

THIS MODIFICATION OF MORTGAGE dated February 22, 2017, is made and executed between David Morandi and Kristin Morandi, 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 August 17, 2016 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Said Construction Mortgage in the original amount of \$450,000.00 recorded on August 22, 2016 as Document No. 2016 056847 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 in Orchard Estates, as per plat thereof, Recorded October 15, 2001 in Plat Book 101, Page 99, in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known as "6622 129th Avenue, Crown Point, IN 46307. The Real Property tax identification number is 45-17-20-100-013.000-027.

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

Loan amount increased to \$500,00.00 on said Mortgage.

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.

CHICAGO TITLE INSURANCE COMPANY

1604067

11/19 19-PM

CUA 1820501854

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 22, 2017.

GRANTOR:

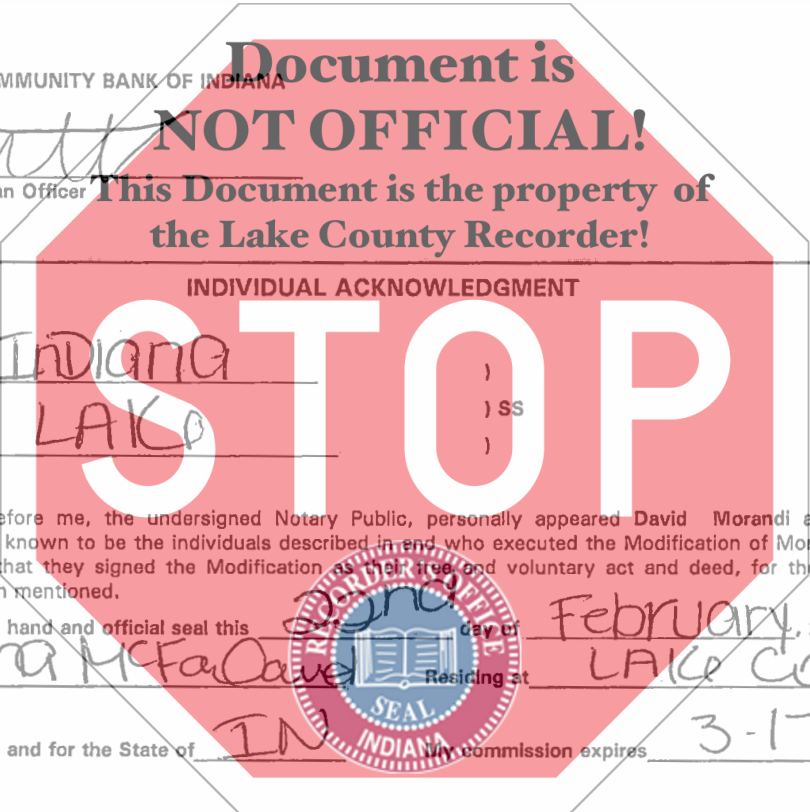
X [Signature]
David Morandi

X [Signature]
Kristen Morandi

LENDER:

AMERICAN COMMUNITY BANK OF INDIANA

X [Signature]
Erin Hott, Loan Officer



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INDIVIDUAL ACKNOWLEDGMENT

STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this day before me, the undersigned Notary Public, personally appeared David Morandi and Kristen Morandi, 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 22nd day of February, 20 17
By Tina McFarland Residing at LAKE CO

Notary Public in and for the State of IN My commission expires 3-17-2022



TINA MCFARLAND
NOTARY PUBLIC
SEAL
LAKE COUNTY, STATE OF INDIANA
MY COMMISSION EXPIRES MARCH 17, 2022

MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

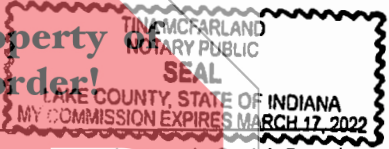
STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this 22nd day of February, 20 17, before me, the undersigned Notary Public, personally appeared Erin Hott and known to me to be the Loan Officer, 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 Jana McFarland Residing at LAKE CO

Notary Public in and for the State of IN My commission expires 3-17-2022

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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 (Todd C. Williams, Vice President).

This Modification of Mortgage was prepared by: Todd C. Williams, Vice President

