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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

RECORDATION REQUESTED BY:  
Peoples Bank SB  
Munster/Loan Center  
9204 Columbia Ave  
Munster, IN 46321

2019 061330

2019 SEP 10 AM 9:53

MICHAEL B. BROWN  
RECORDER

CHICAGO TITLE INSURANCE COMPANY



**THIS MODIFICATION OF MORTGAGE** dated September 5, 2019, is made and executed between Providence Homes At Regency Inc, whose address is 700 Springer Rd, Lombard, IL 60148 (referred to below as "Grantor") and Peoples Bank SB, whose address is 9204 Columbia Ave, Munster, IN 46321 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 11, 2018 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Mortgage dated September 11, 2018, executed by Grantor and delivered to Lender, and recorded on September 18, 2018 as Document No. 2018-063693 in the Office of the Recorder of Lake County, Indiana, as amended or modified from time to time.

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

Lots 19, 20, 21, 140, 141 and 142, in Final Plat of Heritage Falls Subdivision Phase 3 – Unit 1A, as per plat thereof, recorded in Plat Book 111 page 47, in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known Lots 19, 20, 21, 140, 141 and 142, known as Heritage Falls Subdivision Phase 3 Unit 1A Lowell, IN 46356.

The Real Property Tax Identification number is 45-19-75-451-001.000-038, Lowell, IN 46356.

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

**Additional Collateral has been added: Lots 3 and 169 in Heritage Falls Subdivision – Phase 3 Unit 1B as per plat thereof, recorded in Plat Book 111 page 47 in the Office of the Recorder of Lake County, Indiana.**

Lot 3 – 17186 Mayflower Drive, Lowell, IN., and Lot 169 – 17169 Mayflower Drive, Lowell, IN.

**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 endorers 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

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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 SEPTEMBER 5, 2019

GRANTOR:

PROVIDENCE HOMES AT REGENCY INC

By: [Signature]  
Peter E Manhard, President of Providence Homes At Regency Inc

By: [Signature]  
Donald E Manhard, Secretary of Providence Homes At Regency Inc

LENDER:

PEOPLES BANK SB  
X [Signature]  
Daniel W Moser, Senior Vice President, Loan Portfolio Manager



STATE OF IL )  
COUNTY OF COOK ) SS

On this 29<sup>th</sup> day of August, 2019, before me, the undersigned Notary Public, personally appeared Peter E Manhard, President of Providence Homes At Regency Inc and Donald E Manhard, Secretary of Providence Homes At Regency Inc, and known to me to be authorized agents of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By [Signature] Residing at 1605 E. Central Rd.  
Arlington Hts, IL 60005  
Notary Public in and for the State of Illinois My commission expires 10-02-19



**LENDER ACKNOWLEDGMENT**

STATE OF Indiana

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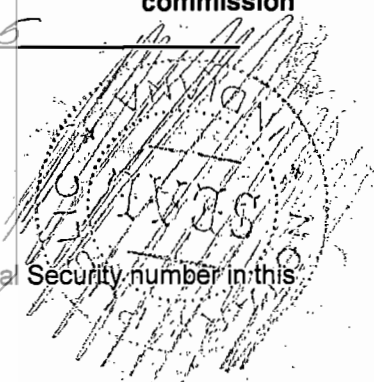
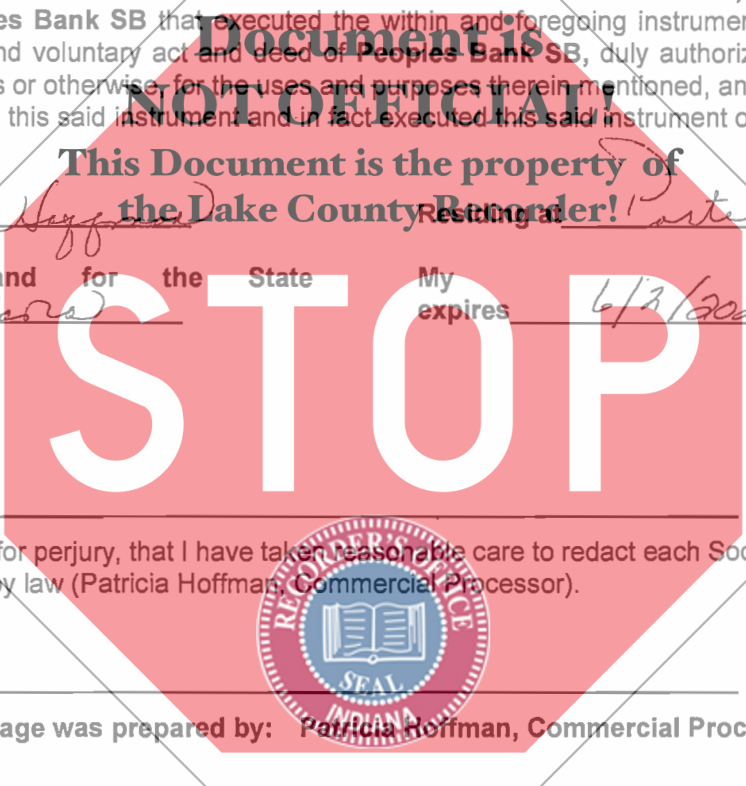
COUNTY OF DeKalb

On this 5<sup>th</sup> day of September, 2019, before me, the undersigned Notary Public, personally appeared **Daniel W Moser** and known to me to be the **Senior Vice President, Loan Portfolio Manager**, authorized agent for **Peoples Bank SB** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Peoples Bank SB**, duly authorized by **Peoples Bank SB** 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 **Peoples Bank SB**.

**Document is NOT OFFICIAL!**

By Patricia Hoffman Notary Public Indiana Residing at Porter County

Notary Public in and for the State of Indiana My commission expires 6/3/2025



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 (Patricia Hoffman, Commercial Processor).

This Modification of Mortgage was prepared by: **Patricia Hoffman, Commercial Processor**