

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2019 062928

2019 SEP 18 AM 8:40

MICHAEL D. BROWN
RECORDER

RECORDATION REQUESTED BY:

Providence Bank & Trust
630 East 162nd Street
P.O. Box 706
South Holland, IL 60473

WHEN RECORDED MAIL TO:

Providence Bank & Trust
630 East 162nd Street
P.O. Box 706
South Holland, IL 60473

**Document is
NOT OFFICIAL!**

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

PD 19027052S

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 30, 2019, is made and executed between **DOWNEY REALTY LLC**, whose address is 9248 PRAIRIE AVENUE, HIGHLAND, IN 46322-2339 (referred to below as "Grantor") and Providence Bank & Trust, whose address is 630 East 162nd Street, P.O. Box 706, South Holland, IL 60473 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 13, 2014 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

Recorded on October 17, 2014 as Document No. 2014 055927.

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

PARCEL 1: LOTS 19 TO 25, BOTH INCLUSIVE, AND THE WEST 3 FEET OF LOT 26, IN BLOCK 14, A SUBDIVISION OF BLOCKS 13, 14, 15 AND 16, FIFTH ADDITION TO INDIANA HARBOR, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 9, PAGE 2, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

PARCEL 2: LOTS 27 AND 28, HOMESTEAD GARDENS 1ST ADDITION TO THE TOWN OF HIGHLAND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 30 PAGE 83, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

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**MODIFICATION OF MORTGAGE
(Continued)**

The Real Property or its address is commonly known as PARCEL 1: 2204 EAST COLUMBUS DRIVE, EAST CHICAGO, IN 46312-2805; PARCEL 2: 8227 KENNEDY AVENUE, HIGHLAND, IN 463222-233.

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

DEFINITIONS.

Note. The word "Note" means the promissory note dated August 30, 2019, in the original principal amount of **\$145,067.16** from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The maturity date of the Note is August 30, 2024.

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.

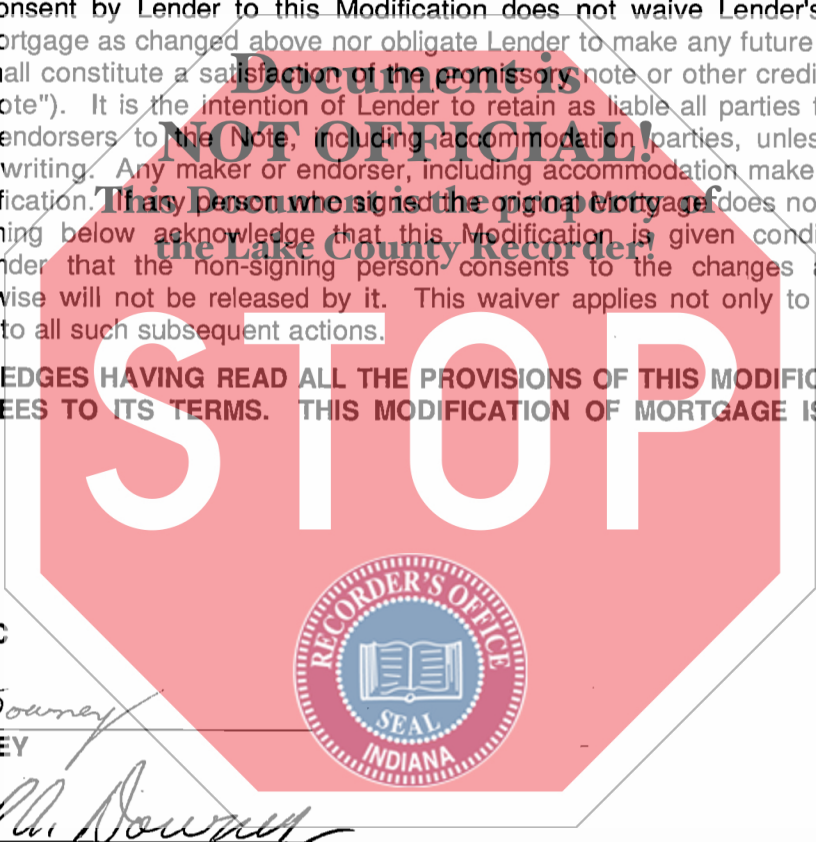
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 30, 2019.

GRANTOR:

DOWNEY REALTY LLC

By: Donal K Downey
DONAL K. DOWNEY

By: Michael A. Downey
MICHAEL A. DOWNEY



MODIFICATION OF MORTGAGE
(Continued)

LENDER:

PROVIDENCE BANK & TRUST

X Chetan M. Zin
Authorized Signer

LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF Indiana

COUNTY OF Lake



"OFFICIAL SEAL"
KATHY L. ERIKSON
Notary Public, State of Indiana
Lake County
Commission Number 0685740
My Commission Expires 07/01/24

On this 30th day of August, 20 19, before me, the undersigned Notary Public, personally appeared DONAL K. DOWNEY, REALTY LLC and MICHAEL A. DOWNEY, of DOWNEY REALTY LLC, and known to me to be members or designated agents 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 they are authorized to execute this Modification and in fact executed the Modification on behalf of the limited liability company.

By Kathy L. Erikson Residing at Lake Co, IN
Notary Public in and for the State of IN My commission expires 07.01.2024

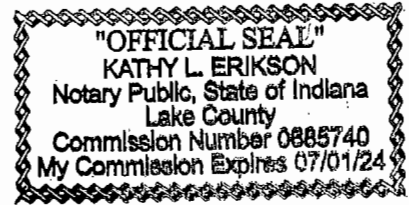


MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Indiana

COUNTY OF lake

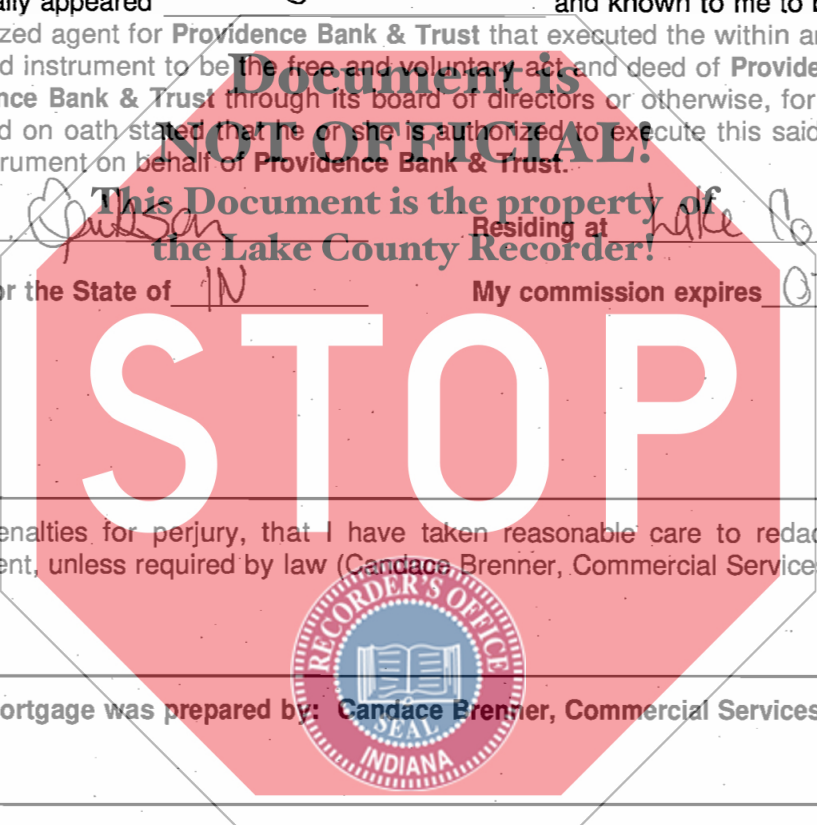


On this 30th day of August, 20 19, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, authorized agent for **Providence Bank & Trust** that executed the within and foregoing instrument

and acknowledged said instrument to be the free and voluntary act and deed of **Providence Bank & Trust**, duly authorized by **Providence Bank & Trust** 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 **Providence Bank & Trust**.

By Kathy L. Erikson *[Signature]* Residing at lake Co, IN
the Lake County Recorder.

Notary Public in and for the State of IN My commission expires 07-01-2024



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 (Candace Brenner, Commercial Services Associate).

This Modification of Mortgage was prepared by: **Candace Brenner, Commercial Services Associate**

