

4

2019-075934

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MICHAEL B BROWN
RECORDER

RECORDATION REQUESTED BY:

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

2019 Nov 5

9:00 AM

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

WAYNE ROBERT LEPORE
10435 VIA BALESTRI DRIVE
MIROMAR LAKES, FL 33913

PD 190309058

Document is
MODIFICATION OF MORTGAGE
NOT OFFICIAL!

THIS MODIFICATION OF MORTGAGE dated September 21, 2019, is made and executed between WAYNE LEPORE, whose address is 10435 VIA BALESTRI DRIVE, MIROMAR LAKES, FL 33913 (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 September 21, 2011 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

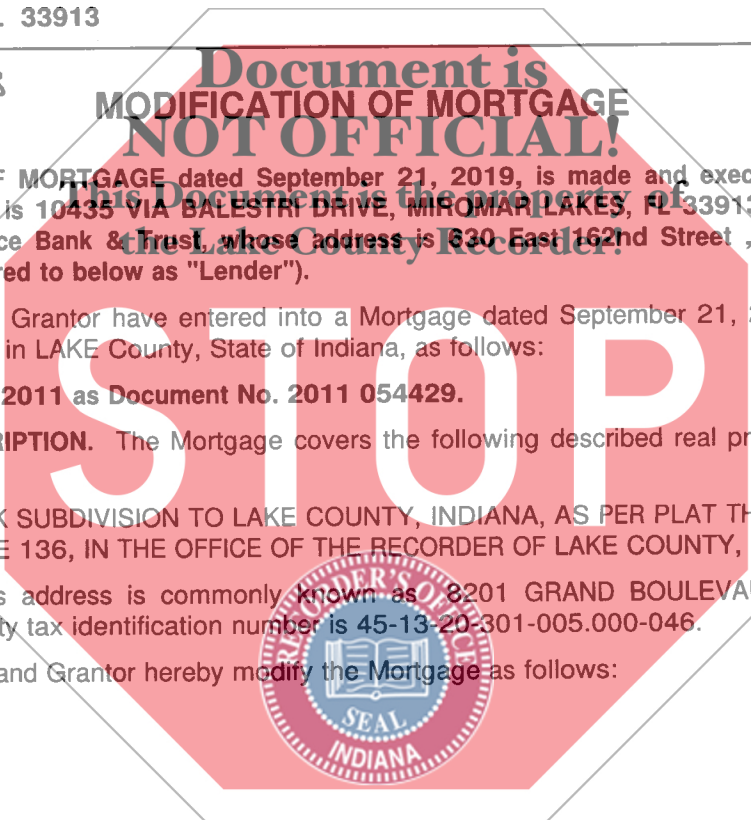
Recorded October 3, 2011 as Document No. 2011 054429.

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

LOT 2 IN LAKE PARK SUBDIVISION TO LAKE COUNTY, INDIANA, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 44 PAGE 136, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 8201 GRAND BOULEVARD, MERRILLVILLE, IN 46410. The Real Property tax identification number is 45-13-20-301-005.000-046.

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



\$25.00

1100251305940

db

**MODIFICATION OF MORTGAGE
(Continued)**

DEFINITIONS.

Note. The word "Note" means the Promissory Note dated September 21, 2019, in the original principal amount of \$280,198.44 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 interest rate on the Note is 4.500% based on a year of 360 days. Payments on the Note are to be made in accordance with the following payment schedule: in 59 regular payments of \$3,168.71 each and one irregular last payment estimated at \$141,959.73. Grantor's first payment is due October 21, 2019 and all subsequent payments are due on the same day of each month after that. Grantor's final payment will be on September 21, 2024, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. The maturity date of the Note is September 21, 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 SEPTEMBER 21, 2019.

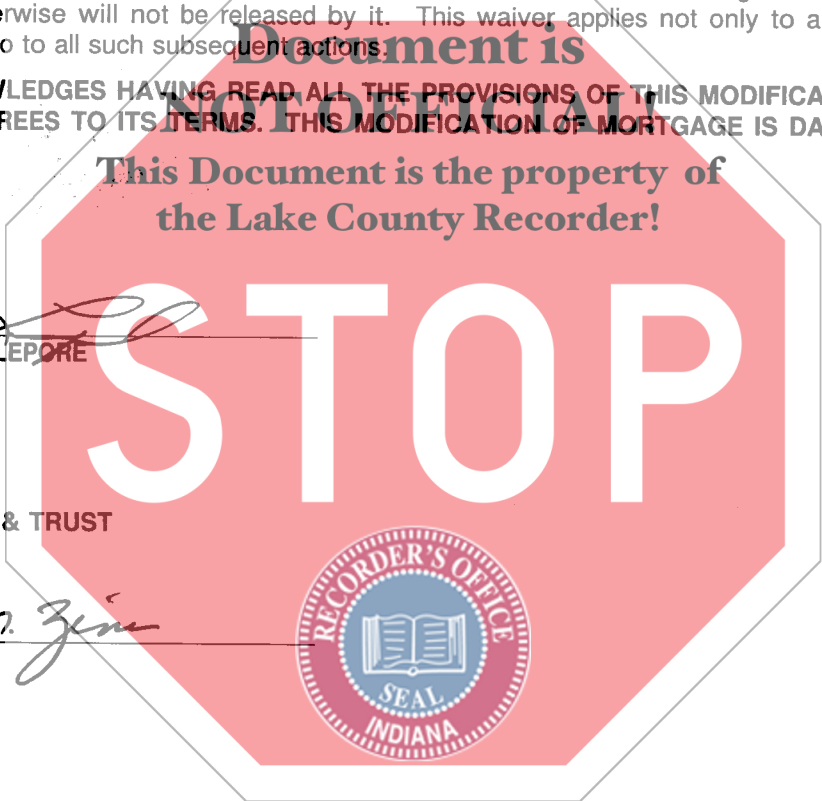
GRANTOR:

X 
WAYNE ROBERT LEPORE

LENDER:

PROVIDENCE BANK & TRUST

X 
Authorized Signer



MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

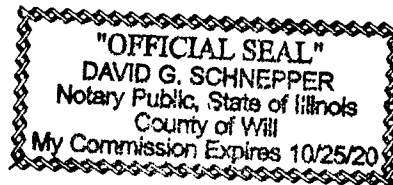
STATE OF Illinois

)

) SS

COUNTY OF Will

)



On this day before me, the undersigned Notary Public, personally appeared **WAYNE ROBERT LEPORE**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 21 day of September, 2019.

By David G. Schnepfer

Residing at Will County

Notary Public in and for the State of Illinois

My commission expires 10/25/20

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

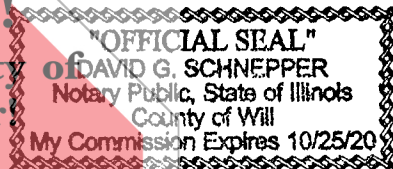
STATE OF Illinois

)

) SS

COUNTY OF Will

)



On this 21 day of September, 2019, before me, the undersigned Notary Public, personally appeared Christina M. Zanna and known to me to be the VP, 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 David G. Schnepfer

Residing at Will County

Notary Public in and for the State of Illinois

My commission expires 10/25/20

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 (_____).

**MODIFICATION OF MORTGAGE
(Continued)**

This Modification of Mortgage was prepared by: _____

