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After Recording Return To:  
The Huntington National Bank  
5555 Cleveland Avenue  
Columbus, Ohio 43231

2019-081789

2019 Nov 27 9:00 AM

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

This document was prepared by: Huntington National Bank

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**LOAN MODIFICATION AGREEMENT**  
(Providing for Fixed Interest Rate)

HMG# 63335707 156-2560779

This loan Modification Agreement ("hereinafter referred to as the "Agreement"), made September 13, 2019  
between SUZANNE GRUONER-SYLER (hereinafter referred to as the "Borrower or borrowers")

and The Huntington National Bank ("Lender: and/or "Servicer" hereinafter referred to as "Lender")  
amends and supplements the (1) Mortgage, Deed of Trust or Security Deed to Secure Debt as ("hereinafter referred to as the Security Instrument")  
dated 07/15/15 and recorded as follows:

See Attached Exhibit "A"

Title Order No. 2015-56178-03

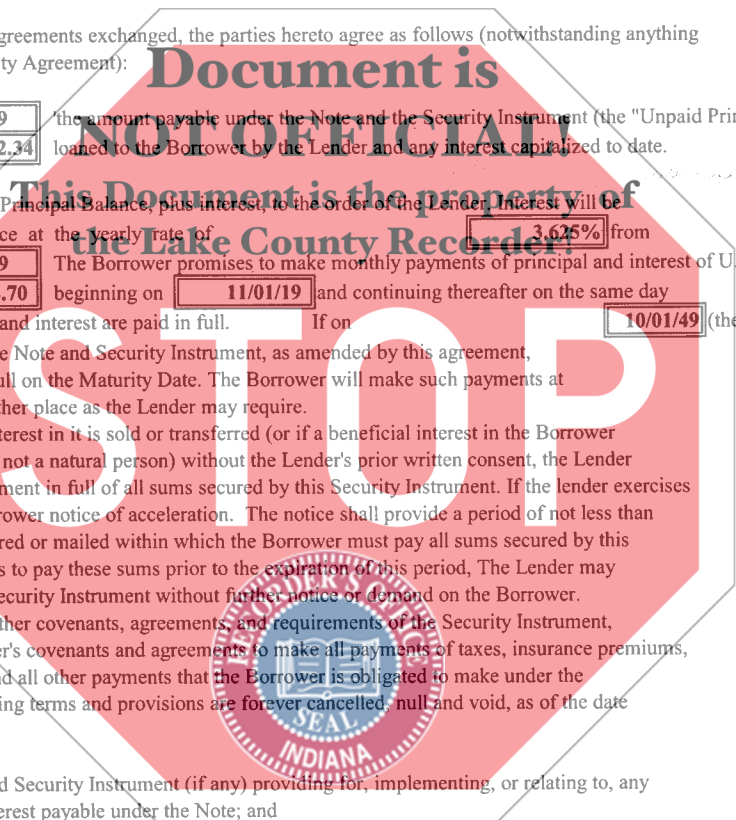
and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property  
described in the Security Instrument and defined therein as the Property located at:

1711 INNER CIR MUNSTER IN 46321

the real property described being set forth as the address above and the legal description described below:  
**SEE ATTACHED LEGAL DESCRIPTION**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything  
to the contrary contained in the Note or Security Agreement):

- As of 10/01/19 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance")  
is U.S. \$178,642.34 loaned to the Borrower by the Lender and any interest capitalized to date.
- The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be  
charged on the Unpaid Principal Balance at the yearly rate of 3.625% from  
10/01/19 The Borrower promises to make monthly payments of principal and interest of U.S. Currency  
\$814.70 beginning on 11/01/19 and continuing thereafter on the same day  
of each succeeding month until principal and interest are paid in full. If on 10/01/49 (the "maturity date")  
the Borrower still owes amounts under the Note and Security Instrument, as amended by this agreement,  
the Borrower will pay these amounts in full on the Maturity Date. The Borrower will make such payments at  
Huntington Mortgage Group or at such other place as the Lender may require.
- If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower  
is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender  
may, at its option, require immediate payment in full of all sums secured by this Security Instrument. If the lender exercises  
this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than  
30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this  
Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, The Lender may  
invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
- The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument,  
including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums,  
assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the  
Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date  
specified in paragraph No. 1 above:
  - all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any  
change or adjustment in the rate of interest payable under the Note; and
  - all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly  
or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and  
provisions as those referred to in (a) above.



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**LOAN MODIFICATION AGREEMENT  
(PROVIDING FOR FIXED INTEREST RATE)**

HMC#

63335707


156-2560779

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

The Huntington National Bank

by:   
Sabrina Rucker, Vice President

11/22/19

  
SUZANNE GRUONER-SYLER

STATE OF OHIO  
COUNTY OF FRANKLIN

Before me, a notary public in and for said county, personally appeared Sabrina Rucker, known to me to be the person who, as a Vice President of The Huntington National Bank, the corporation which executed the foregoing instrument, signed the same, and that he did so sign said instrument in the name and upon behalf of said corporation as such officer; that the same is his free act and deed as such officer and the free and corporate act and deed of said corporation; that he was duly authorized thereunto by its board of directors. In testimony whereof, I have hereunto subscribed my name on this date


**Document is the property of  
The Lake County Recorder  
NOT OFFICIAL!**



JANET M. SMITH  
Notary Public, State of Ohio  
My Comm. Expires 04-10-2023  
Recorded in Franklin County

11/22/19

  
Notary Public for Sabrina Rucker only

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.  
Name 

State of

INDIANA

In the County

LAKE on the 20 day of

SEPTEMBER, 20 19

before me personally appeared

SUZANNE GRUONER-SYLER

and

to me known and known by

me to be the party (or parties) executing the foregoing instrument, and (he or she) they acknowledged said instrument, by (his or her) their execution of said instrument to be their free act and deed.



DONNA M HERBECK  
Notary Public, State of Indiana  
Lake County  
Commission Number 837846  
My Commission Expires  
08/26/2020



  
Notary Public  
8-26-2020

Document prepared by:  
The Huntington National Bank  
Aziza Hunt-NMLS ID#473419  
5555 Cleveland Avenue  
Columbus, OH 43231  
Return document to above address

mod-fm 10/01/06

9/13/2019  
0063335707 syler

EXHIBIT A

THE FOLLOWING DESCRIBED PARCEL OF LAND, AND IMPROVEMENTS AND APPURTENANCES THERETO IN THE COUNTY OF LAKE STATE OF INDIANA.

LOT 65, FAIRMEADOW FIRST ADDITION TO THE TOWN OF MUNSTER, INDIANA, AS SHOWN IN PLAT BOOK 36, PAGE 18, IN LAKE COUNTY, INDIANA.

PPN: 45-07-29-176-001.000-027  
SUZANNE GRUONER-SYLER

1711 INNER CIRCLE, MUNSTER IN 46321  
Loan Reference Number: 0063335707X  
First American Order No: 50080230  
Identifier:

