

RECORDATION REQUESTED BY:  
BMO Harris Bank N.A.  
Attn: Collateral Fulfillment  
P.O. Box 2058  
Milwaukee, WI 53201

2019-081854

2019 Nov 27 9:28 AM

STATE OF INDIANA  
LAKE COUNTY  
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MICHAEL B BROWN  
RECORDER

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REF173189161A

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MODIFICATION OF MORTGAGE

STOP

**THIS MODIFICATION OF MORTGAGE** dated October 25, 2019, is made and executed between Maria Kosteris, whose address is 3612 W 114th Pl, Chicago, IL 60655 (referred to below as "Grantor") and BMO Harris Bank N.A., whose address is 111 W Monroe Street, Chicago, IL 60603-4095 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 19, 2008 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

A Mortgage recorded on April 17, 2009 as Document #2009-024591 in the Lake County Recorder's Office, as may be subsequently modified from time to time.

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

LOTS 43 AND 44 IN BLOCK 3 IN RIVERSIDE ADDITION TO HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 2, PAGE 92, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 841 E. Indiana Street, Hammond, IN 46320. The Real Property tax identification number is 45-03-31-301-038.000-023; 45-03-31-301-039.000-023.

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

This Modification of Mortgage reflects the following:

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**MODIFICATION OF MORTGAGE  
(Continued)**

- (1) that the above referenced Mortgage now secures a Promissory Note dated October 25, 2019 in the original principal amount of \$57,737.10 to Lender bearing a fixed interest rate together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Promissory Note. The maturity date of the Promissory Note is October 19, 2027.
- (2) at no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the mortgage, exceed the amount of \$115,474.20
- (3) to amend the name of Lender to read as follows: BMO Harris Bank N.A., as Successor by Merger with Harris N.A., its successors and/or assigns
- (4) the section 'Future Advances' is hereby amended and restated as follows:

**FUTURE ADVANCES.** In addition to the Note, this Mortgage secures all future advances made by Lender to Borrower or Grantor whether or not the advances are made pursuant to a commitment. Specifically, without limitation, this Mortgage secures in addition to the amounts specified in the Note, all future obligations and advances which Lender may make to Borrower or Grantor, together with all interest thereon, whether such future obligations and advances arise under the Note, this Mortgage or otherwise; however, in no event shall such future advances (excluding interest) outstanding at any time exceed in the aggregate \$115,474.20. This Mortgage also secures all modifications, extensions and renewals of the Note, the Mortgage, or any other amounts expended by Lender on Borrower's or Grantor's behalf as provided for in this 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 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.

**FLOOD INSURANCE.** Notwithstanding requirements in the "Maintenance of Insurance" provision, should the Real Property be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain federal or private flood insurance, if available, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan. Flood insurance may be purchased under the National Flood Insurance Program, from private insurers providing "private flood insurance" as defined by applicable federal flood insurance statutes and regulations, or from another flood insurance provider that is both acceptable to Lender in its sole discretion and permitted by applicable federal flood insurance statutes and regulations. .

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 OCTOBER 25, 2019.

GRANTOR:

*[Signature]*  
Maria Kosteris

LENDER:

BMO HARRIS BANK N.A.

*[Signature]*  
Authorized Signer  
*Dawn Jeffers, banker*



INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )



On this day before me, the undersigned Notary Public, personally appeared Maria Kosteris, 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 30<sup>th</sup> day of October, 2019.

By *[Signature]* Residing at 9950 S Kedzie, Evergreen Park IL  
Notary Public in and for the State of ILLINOIS My commission expires January 10, 2022

MODIFICATION OF MORTGAGE  
(Continued)

LENDER ACKNOWLEDGMENT

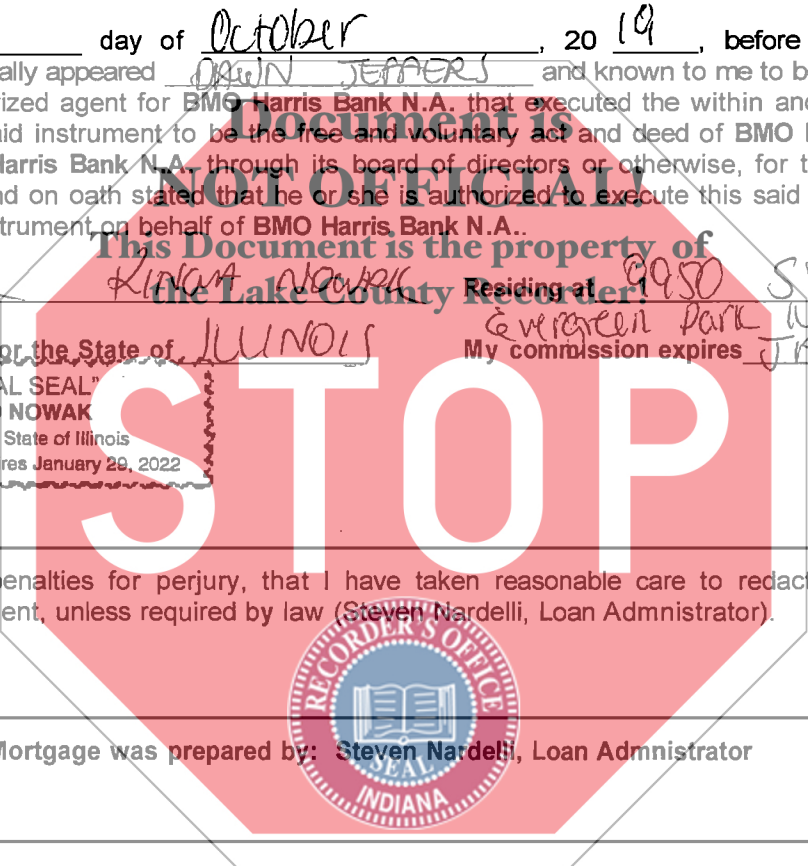
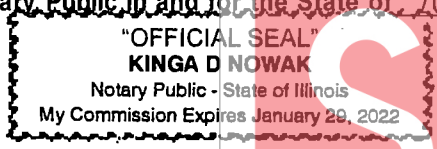
STATE OF ILLINOIS )

) SS

COUNTY OF COOK )

On this 30<sup>th</sup> day of October, 20 19, before me, the undersigned Notary Public, personally appeared DAVIN JEFFERS and known to me to be the banker, authorized agent for BMO Harris Bank N.A. that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of BMO Harris Bank N.A., duly authorized by BMO Harris Bank N.A. 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 BMO Harris Bank N.A.

By [Signature] KINGA D NOWAK Residing at 9950 Siedzie  
Evergreen Park IL 60801  
Notary Public in and for the State of ILLINOIS My commission expires JAN 29, 2022



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 (Steven Nardelli, Loan Administrator).

This Modification of Mortgage was prepared by: Steven Nardelli, Loan Administrator

**RECORDING PAGE**

