AMENDMENT TO HARDEST HIT FUND
INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY
MORTGAGE

This is the first amendment ("Amendment") to that certain Hardest Hit Fund Indiana Housing and Community Development Authority Mortgage entered into by **Loretta T. Bly and Charles R. Bly** (the "Borrower"(s)) in favor of the Indiana Housing and Community Development Authority ("Mortgagee") and dated **November 14, 2011,** and recorded on **November 18th 2011** and re-recorded on **March 15th, 2016** in the **Lake County** Recorder's Office as Instrument No. **2016015109** and an Amendment to the mortgage was recorded on **November 28th, 2017** in the **Lake County** Recorder's office as Instrument No. **2017080148** (the "Mortgage").
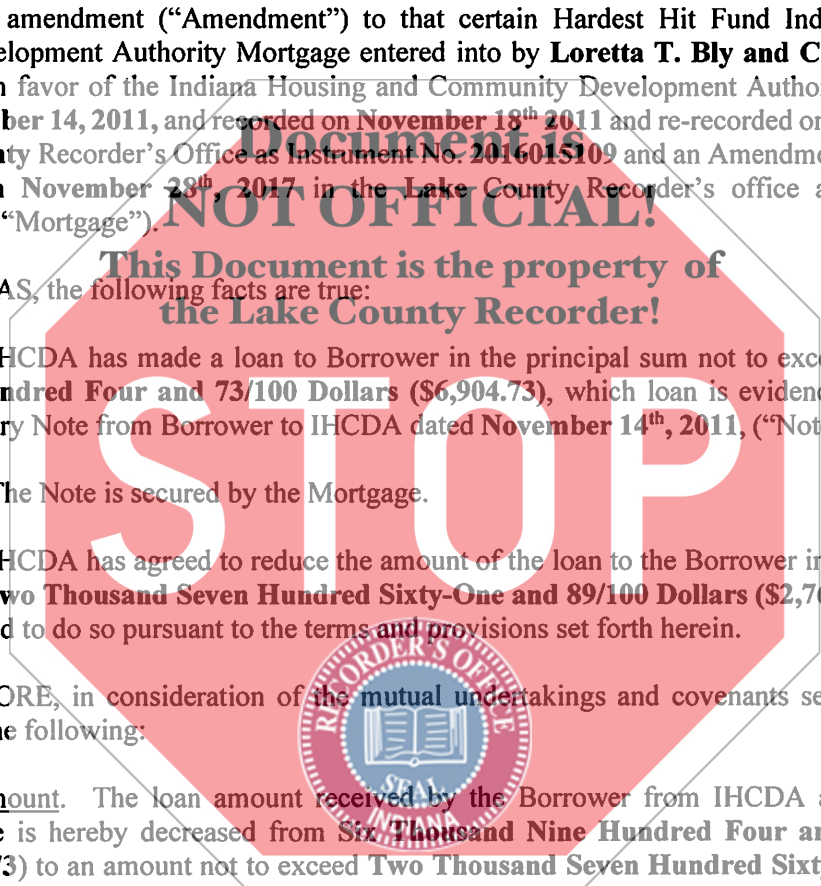
WHEREAS, the following facts are true:

    A. IHCDA has made a loan to Borrower in the principal sum not to exceed **Six Thousand Nine Hundred Four and 73/100 Dollars ($6,904.73),** which loan is evidenced by that certain Promissory Note from Borrower to IHCDA dated **November 14th, 2011,** ("Note").

    B. The Note is secured by the Mortgage.

    C. IHCDA has agreed to reduce the amount of the loan to the Borrower in the amount not to exceed **Two Thousand Seven Hundred Sixty-One and 89/100 Dollars ($2,761.89)** and IHCDA has agreed to do so pursuant to the terms and provisions set forth herein.

NOW, THEREFORE, in consideration of the mutual undertakings and covenants set forth herein, the parties agree to the following:

1. <u>Loan Amount</u>. The loan amount received by the Borrower from IHCDA as reflected in the Mortgage is hereby decreased from **Six Thousand Nine Hundred Four and 73/100 Dollars ($6,904.73)** to an amount not to exceed **Two Thousand Seven Hundred Sixty-One and 89/100 Dollars ($2,761.89)**
All other matters previously agreed to and set forth in the Mortgage and not affected by this Amendment shall remain in full force and effect.

IN WITNESS WHEREOF, Borrower and Mortgagee have caused this Mortgage to be signed by duly authorized representatives, on the day and year first written above.

BORROWER: **Loretta T. Bly**

By: _Loretta T. Bly_

Printed: _Loretta T. Bly_

STATE OF INDIANA)
) SS:
COUNTY OF _Lake_)

Before me, a Notary Public, in and for said County and State, personally appeared _Loretta T. Bly_ who acknowledged that the foregoing Amendment to Hardest Hit Fund Indiana Housing and Community Development Authority Mortgage was executed in such capacity as its voluntary act and deed and that the foregoing representations are true and correct.

WITNESS my hand and seal this _3_ day of _12_, 20_19_.

_____
Notary Public

A Resident of _Lake_ County, Indiana

My Commission Expires: _10-07-2022_

MORTGAGEE: **Indiana Housing and Community Development Authority**

By: _____

J. Jacob Sipe --- Executive Director

STATE OF INDIANA   )
) SS:
COUNTY OF MARION)

Before me, a Notary Public, in and for said County and State, personally appeared Jacob Sipe the Executive Director of Indiana Housing and Community Development Authority who acknowledged that the foregoing Amendment to Hardest Hit Fund Indiana Housing and Community Development Authority Mortgage was executed in such capacity as its voluntary act and deed and that the foregoing representations are true and correct.

WITNESS my hand and seal this ___ day of _____, 20__.

_____
Notary Public

A Resident of Monroe

County, Indiana

My Commission Expires: January 20th, 2020

INSTRUCTIONS TO RECORDER: Upon recording, this instrument should be returned to:

      HHF
      IHCDA
      Attn: Adam Duzan
      30 South Meridian Street, Suite 900
      Indianapolis, Indiana 46204

This document was prepared by Carmen M. Files, Deputy Counsel, Indiana Housing and Community Development Authority, 30 South Meridian Street, Suite 900, Indianapolis, Indiana 46204, (317) 232-7777.

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, if any, unless required by law: Adam Duzan