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2020-010967

RECORDATION REQUESTED BY:
American Community Bank of Indiana
Schererville
7880 Wicker Avenue
St. John, IN 46373

2020 Feb 13 9:42 AM

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

✓ WHEN RECORDED MAIL TO:
American Community Bank of Indiana
Schererville
7880 Wicker Avenue
St. John, IN 46373

SEND TAX NOTICES TO:
American Community Bank of Indiana
Schererville
7880 Wicker Avenue
St. John, IN 46373

Document is
NOT OFFICIAL!

THIS MODIFICATION OF MORTGAGE dated January 13, 2020, is made and executed between Andrew Shanks and Suzanne Shanks, as Husband and Wife (referred to below as "Grantor") and American Community Bank of Indiana, whose address is 7880 Wicker Avenue, St. John, IN 46373 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 20, 2019 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

recorded on June 27, 2019 as Document No. 2019 039009 in the Office of the Recorder of Lake County, Indiana.

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

See Attached Exhibit "A"

The Real Property or its address is commonly known as 15775 W. 133rd Avenue, Cedar Lake, IN 46303. The Real Property tax identification number is 45-14-25-100-009.000-013.

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

to re-amortize said mortgage after principal reduction.

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.

\$ 25.00

✓ 089901

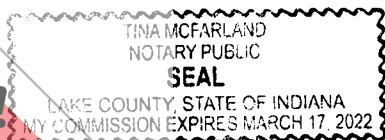
JB

LENDER ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this 3rd day of February, 2020, before me, the undersigned Notary Public, personally appeared **Erin Hott** and known to me to be the **Loan Officer**, authorized agent for **American Community Bank of Indiana** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **American Community Bank of Indiana**, duly authorized by **American Community Bank of Indiana** 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 **American Community Bank of Indiana**.

By Tina McFarland Residing at Lake Co.
Notary Public in and for the State of IN My commission expires 3-17-2022



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 (Todd C. Williams, Vice President).

This Modification of Mortgage was prepared by: **Todd C. Williams, Vice President**

Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: **American Community Bank of Indiana** NMLSR ID: **440104**

Individual: **Erin Hott** NMLSR ID: **1379970**

EXHIBIT "A"

Part of the Fractional West Half of the Northwest Quarter and Part of the East Half of the Northwest Quarter of Section 25, Township 34 North, Range 10 West of the Second Principal Meridian, Lake County, Indiana, more particularly described as follows:

Commencing at the Northwest corner of said Section 25; thence North 89 degrees 48 minutes 24 seconds East along the North line of said Section 25, a distance of 350.00 feet; thence South 00 degrees 44 minutes 24 seconds West, a distance of 235.1 feet; thence North 89 degrees 48 minutes 24 seconds East a distance of 501.5 feet; thence North 00 degrees 44 minutes 24 seconds East, a distance of 235.1 feet to the North line of said Section 25; thence North 89 degrees 48 minutes 24 seconds East along the North line of said Section 25, a distance of 165.14 feet to the Northeast corner of the West Half of said Fractional Northwest Quarter; thence continue North 89 degrees 48 minutes 24 seconds East along said North line, a distance of 131.19 feet; thence South 01 degree 56 minutes 28 seconds West parallel to said East line of the West Half of said Fractional Northwest Quarter, a distance of 875.00 feet; thence South 89 degrees 48 minutes 24 seconds West parallel to the North line of said Section 25, a distance of 1129.49 feet, to the West line of said Section 25; thence North 00 degrees 44 minutes 24 seconds East, along said West line, a distance of 874.51 feet, to the point of beginning, containing 20.15 acres, more or less.

