

2020-017929

2020 Mar 17

8:32 AM

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

RECORDATION REQUESTED BY:

American Community Bank of Indiana
Schererville
7880 Wicker Avenue
St. John, IN 46373

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
MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 14, 2020, is made and executed between Angelo Pappas and Susan Young Pappas, as Trustees of the Pappas Joint Revocable Living Trust dated December 18, 2014 (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 December 30, 2019 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Recorded on 1/13/2020 as Doc. No. 2020-002437 in the Office of the Recorder of Lake County, IN.

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

The land referred to this Certificate of Title is located in the County of Lake, State of Indiana describes as follows: Lot 111 in Ellendale Farm, Unit Two, in the City of Crown Point, as per plat thereof, recorded in Plat Book 84, page 30, in the Office of the Recorder of Lake County, Indiana, and amended by a Certain "Affidavit and Certificate of Correction" recorded June 26, 1998 as Document No. 98048173 and further amended by a certain "Affidavit and Certificate of Correction" recorded September 30, 1998 as Document No. 98076917.

The Real Property or its address is commonly known as 920 Mary Ellen Drive, Crown Point, IN 46307. The Real Property tax identification number is 45-16-18-201-011.000-042.

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

To increase mortgage to \$130,000.00.

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 endorers 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

ck. 25
089944
D

MODIFICATION OF MORTGAGE
(Continued)

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 FEBRUARY 14, 2020.

GRANTOR:

X [Signature]
Angelo Pappas

X [Signature]
Susan Young Pappas

LENDER:

AMERICAN COMMUNITY BANK OF INDIANA

X [Signature]
Erin Hott, Loan Officer



STATE OF Indiana)
COUNTY OF Lake) SS

On this day before me, the undersigned Notary Public, personally appeared Angelo Pappas and Susan Young Pappas, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 14th day of February, 2020.

By [Signature] Residing at Lake Co.

Notary Public in and for the State of IN My commission expires 3-17-2022



LENDER ACKNOWLEDGMENT

STATE OF IN)
) SS
COUNTY OF LAKE)

On this 14th 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**.

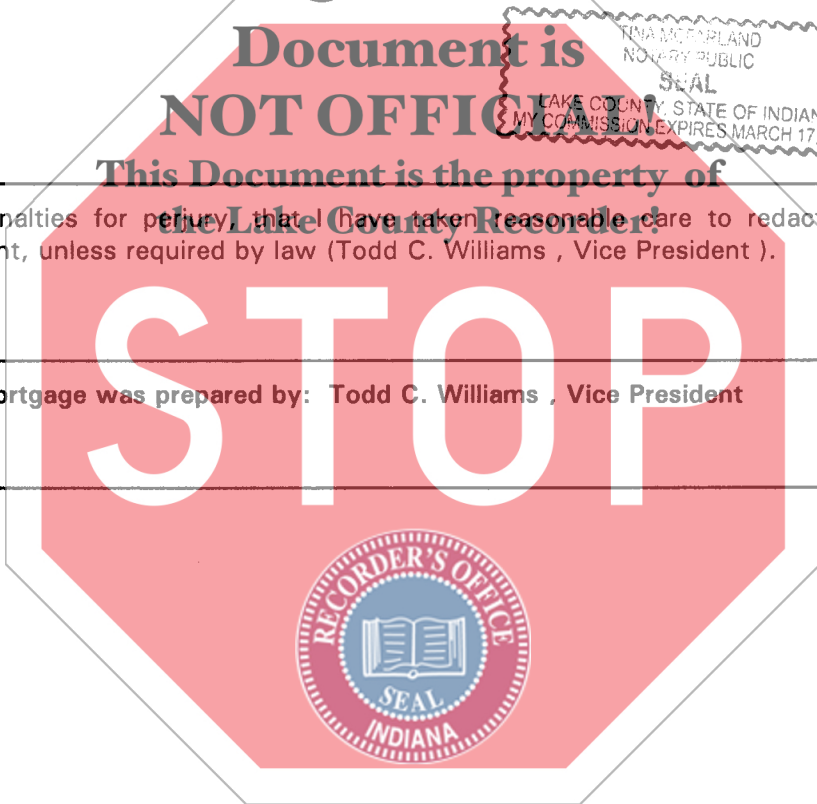
By Tina McFarland Residing at LAKE CO
Notary Public in and for the State of IN My commission expires 3-17-2022

Document is NOT OFFICIAL
TINA MCFARLAND
NOTARY PUBLIC
SEAL
LAKE COUNTY, STATE OF INDIANA
MY COMMISSION EXPIRES MARCH 17, 2022

This Document is the property of the Lake County Recorder

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



RECORDING PAGE

