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2020-028064

2020 May 21

8:47 AM

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

RECORDATION REQUESTED BY:

Peoples Bank SB  
Munster Banking Center/Loan Center  
9204 Columbia Ave  
Munster, IN 46321



THIS MODIFICATION OF MORTGAGE dated April 1, 2020, is made and executed between Alex Ruiz and Albert Ruiz, whose address is 461 Scarborough, Valparaiso, IN 46383 (referred to below as "Grantor") and Peoples Bank SB, whose address is 9204 Columbia Ave, Munster, IN 46321 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 29, 2005 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Mortgage recorded on April 29, 2005 as Document No. 2005 034499 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:

PARCEL 1: LOTS 8 THROUGH 10, BOTH INCLUSIVE, IN BLOCK 1, IN DOUGLAS PARK MANOR, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 17, PAGE 26 < IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PARCEL 2: LOTS 44 AND 45, IN BLOCK 1, IN DOUGLAS PARK MANOR, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 17, PAGE 26, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 3815 Scheffield Ave, Hammond, IN 46327. The Real Property tax identification number is 45-02-24-405-005.000-023 & 45-02-24-405-017.000-023.

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**MODIFICATION OF MORTGAGE  
(Continued)**

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

**Modification to Maturity Date.** The Maturity Date is hereby amended to be April 1, 2030.

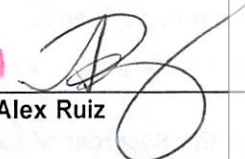
**Modification to Grantor.** The Grantor is hereby amended to be Alex Ruiz and Albert Ruiz.

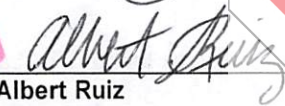
**Modification to Lender.** The Lender is hereby amended to be Peoples Bank SB, as successor in interest to AJ Smith Federal Savings Bank.

**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.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 1, 2020.**

**GRANTOR:**

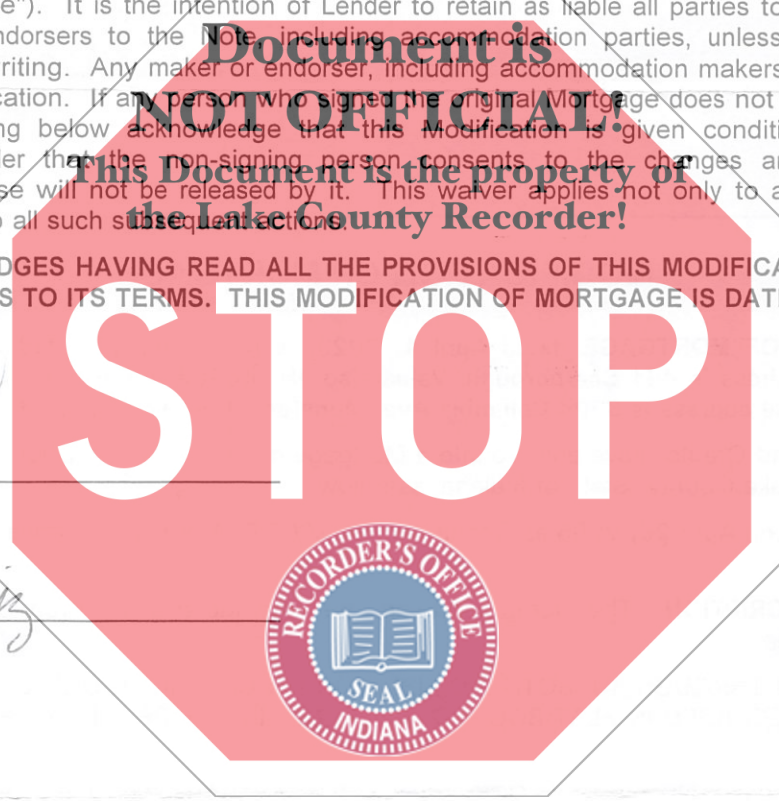
X   
Alex Ruiz

X   
Albert Ruiz

**LENDER:**

**PEOPLES BANK SB**

X   
Dan Shelby, VP Senior Lender and Manager



MODIFICATION OF MORTGAGE  
(Continued)

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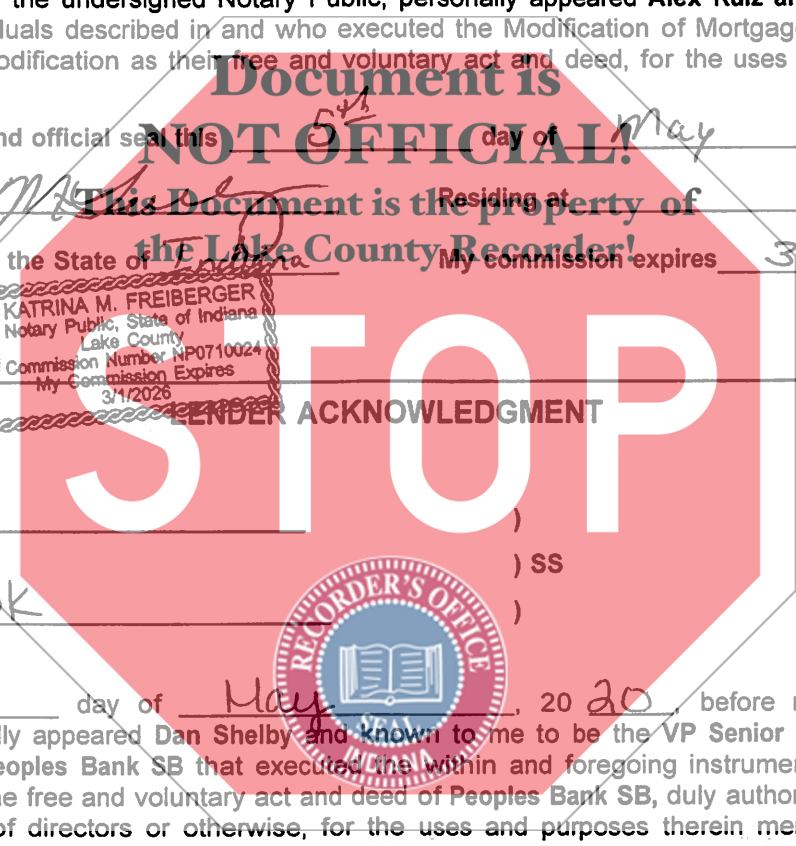
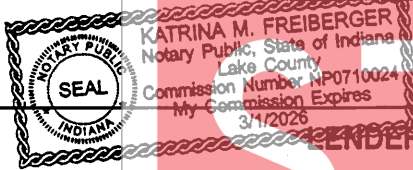
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana )  
 ) SS  
COUNTY OF Lake )

On this day before me, the undersigned Notary Public, personally appeared Alex Ruiz and Albert Ruiz, 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 5<sup>th</sup> day of May, 2020.

By [Signature] This Document is the property of the Lake County Recorder!  
Residing at \_\_\_\_\_  
Notary Public in and for the State of Indiana My commission expires 3/1/26



STATE OF IL )  
 ) SS  
COUNTY OF Cook )

On this 5<sup>th</sup> day of May, 2020, before me, the undersigned Notary Public, personally appeared Dan Shelby and known to me to be the VP Senior Lender and Manager, authorized agent for Peoples Bank SB that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Peoples Bank SB, duly authorized by Peoples Bank SB 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 Peoples Bank SB.

By [Signature] Residing at 14701 S. Ravinia Ave  
Orland Park, IL 60462  
Notary Public in and for the State of IL My commission expires 10.19.20



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 (Brittany Nieman, Commercial Loan Processor).

**MODIFICATION OF MORTGAGE  
(Continued)**

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**This Modification of Mortgage was prepared by: Brittany Nieman, Commercial Loan Processor**

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**RECORDING PAGE**

