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2020-054753

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

2020 Aug 21 9:09 AM

Prepared by and
return after recorded
First Midwest Bank
P.O.Box 9003
Gurnee, IL 60031

FMB # 2100032411

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**AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR
EXTENSION OF A MORTGAGE**

This Agreement for Modification, Reamortization, or Extension of a Mortgage ("Agreement"), made this 8th day of July, 2020, between GORDANA SUBOTIC ("Borrower") and First Midwest Bank ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed ("Security Instrument") dated February 4, 2020 and recorded in Book or Liber _____, at page(s) _____, Document #2020-010047 of the Lake _____ County _____ Records

of Lake County, Indiana, (2) the Note, bearing the same date as, and secured by, _____ (County and State, or other Jurisdiction) _____ (Name of Records) _____ the Security Instrument, and (3) prior extensions or modifications of the Note and Security Instrument, if any. The Note and Security Instrument, together with any prior extensions or modifications thereof, are referred to in this Agreement as the "Mortgage," and the Mortgage covers the real and personal property described in the Security Instrument and defined therein as the "Property," located at: 219 Holly Ln, Schererville, IN 46375

**This Document is the property of
the Lake County Recorder!**

(Property Address)

the real property described being set forth as follows:

PART OF LOT 1, BLOCK 3 PLUM CREEK VILLAGE COMMERCIAL ADDITION TO THE TOWN OF SCHERERVILLE, AS SHOWN IN PLAT BOOK 68, PAGE 09, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA MORE PARTICULARLY DESCRIBED AS FOLLOWS, COMMENCING AT THE NORTHWEST CORNER OF SAID LOT 1, THENCE SOUTHEASTERLY, ALONG THE SOUTHWEST LINE OF SAID LOT 1, A DISTANCE OF 74.9 FEET TO THE POINT OF BEGINNING; THENCE NORTHEASTERLY, PARALLEL TO THE NORTHWEST LINE OF SAID LOT 1, A DISTANCE OF 279.49 FEET TO A POINT ON THE EAST LINE OF SAID LOT 1; THENCE SOUTH, ALONG THE EAST LINE, OF SAID LOT 1, A DISTANCE OF 39.02 FEET; THENCE SOUTHWESTERLY, PARALLEL TO THE NORTHWEST LINE OF SAID LOT 1, A DISTANCE OF 252.82 FEET TO A POINT ON THE SOUTHWEST LINE OF SAID LOT 1; THENCE NORTHWESTERLY, ALONG THE SOUTHWEST LINE OF SAID LOT 1 ON A CURVE CONCAVE TO THE SOUTHWEST AND HAVING A RADIUS OF 340.00 FEET, AN ARC DISTANCE OF 13.52 FEET, THENCE CONTINUING NORTHWESTERLY ALONG SAID SOUTHWEST LINE A DISTANCE OF 9.49 FEET TO THE POINT OF BEGINNING.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Mortgage):

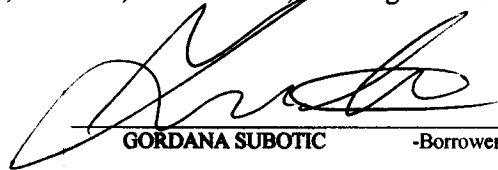
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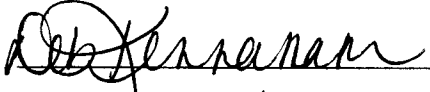
1. Under the terms of the Mortgage, there remains unpaid as of the first day of the month in which this Agreement is made, the sum of U.S. **\$148,922.01** of principal, \$ _____-0-_____ of interest thereon, \$ _____-0-_____ of advances made by the Lender thereunder, and U.S. \$ _____-0-_____ of interest on such advances, aggregating a total sum of U.S. **\$148,922.01** for which amount the Borrower is indebted to the Lender under the Mortgage.
2. Lender has accepted or will hereby accept from the Borrower the sum of U.S. **\$40,580.59**, which is to be applied to the unpaid principal balance (including advances, if any), and the sum of U.S. \$ _____-0-_____, which is to be applied to the delinquent interest due on the principal balance (including advances, if any), each of which amounts shall be applied as of the date of this Agreement.
3. After application of the amounts provided by Borrower as described in paragraph 2, Borrower promises to pay to Lender U.S. **\$108,341.42** ("Unpaid Principal Balance") plus interest on the Unpaid Principal Balance at the yearly rate of **3.75%** from **August 1, 2020**. The interest rate Borrower will pay may change in accordance with the terms of the Fixed Rate Note. The amount of the Borrower's monthly payment of principal and interest is U.S. **\$505.58**, which amount shall be paid to Lender beginning on the **1st day of September 2020**. The amount of Borrower's monthly payment may change in accordance with the terms of the Fixed Rate Note. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full. If on **March 1, 2050** ("Maturity Date"), Borrower still owes amounts under the Mortgage as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
4. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on Borrower.
5. Borrower also will comply with all other covenants, agreements, and requirements of the Mortgage, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Mortgage.
6. Borrower understands and agrees that:
 - (a) All the rights and remedies, stipulations, and conditions contained in the Mortgage relating to default in the making of payments under the Mortgage shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Mortgage, shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Mortgage shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Mortgage, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Mortgage are expressly reserved by Lender.
 - (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Mortgage.

(d) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of Borrower.

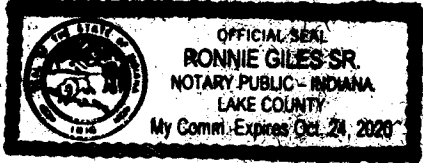

FIRST MIDWEST BANK -Lender


GORDANA SUBOTIC -Borrower (Seal)

By: 
7/7/2020

-Borrower (Seal)

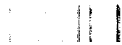
Date of Lender's Signature



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I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THE DOCUMENT, UNLESS REQUIRED BY LAW (First Midwest Bank). *PHIL LEHNER*



CERTIFICATE OF PROOF

WITNESS to the signature(s) on the foregoing instrument to which this Proof is attached:

Maria Armenta

Witness Signature

Printed Name MARIA ARMENTA

PROOF:

State of ILLINOIS

County of LAKE

Before me, a Notary Public in and for said County and State, on this 12th day of AUGUST, 2020, personally appeared the above named WITNESS to the foregoing instrument, who, being by me duly sworn, did depose and say that he/she knows MARIA ARMENTA to be the individual described in and who executed the foregoing instrument; that said WITNESS was present and saw said MARIA ARMENTA execute the same; and that said WITNESS at the same time subscribed his/her name as a witness thereto.

Witness my hand and Notarial Seal this 12th day of AUGUST, 2020

Signature Deborah A. Winquist

Printed: DEBORAH A. WINQUIST

Resident of: LAKE COUNTY

State of: ILLINOIS

My Commission Expires: 1-9-2024

