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RECORDATION REQUESTED BY:
Providence Bank & Trust
630 East 162nd Street
P.O. Box 706
South Holland, IL 60473

2020-081079

2020 Nov 6

8:42 AM

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

WHEN RECORDED MAIL TO:
Providence Bank & Trust
630 East 162nd Street
P.O. Box 706
South Holland, IL 60473



THIS MODIFICATION OF MORTGAGE dated September 30, 2020, is made and executed between JAMES W. TERPSTRA JR, not personally but as Trustee on behalf of JAMES W. TERPSTRA, JR., as Trustee under the Provisions of a Trust Agreement dated the 17th day of June, 1997, whose address is 14110 W 154TH PL, CEDAR LAKE, IN 46303 (referred to below as "Grantor") and Providence Bank & Trust, whose address is 630 East 162nd Street , P.O. Box 706, South Holland, IL 60473 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 23, 2015 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

Recorded November 4, 2015 as Document No. 2015-074365.

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

LOT NUMBERED 1 IN TERP'S ADDITION AS PER PLAT THEREOF RECORDED AUGUST 18, 2015 AS INSTRUMENT NUMBER 2015-055612, IN PLAT BOOK 108 PAGE 41, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 1210 WEST MAIN STREET, GRIFFITH , IN 46319. The Real Property tax identification number is 45-07-34-458-006.000-006.

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

HOLD FOR MERIDIAN TITLE CORP
20-43544

25-RM
Ch#
7433

**MODIFICATION OF MORTGAGE
(Continued)**

DEFINITIONS.

The Real Property. The real property located at is now known as **1210 West Main Street, Griffith, IN 46319.**

NOTE. The word "Note" means the promissory note dated September 30, 2020, in the original principal amount of **\$250,000.00** from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancing of, consolidations of, and substitutions for the promissory note or agreement. The maturity date of the Note is September 30, 2030. **NOTICE TO GRANTOR: THE NOTE CONTAINS A VARIABLE INTEREST RATE.**

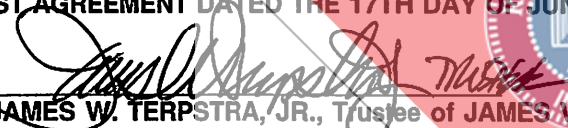
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 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 SEPTEMBER 30, 2020.

GRANTOR:

JAMES W. TERPSTRA, JR., AS TRUSTEE UNDER THE PROVISIONS OF A TRUST AGREEMENT DATED THE 17TH DAY OF JUNE, 1997

By:


JAMES W. TERPSTRA, JR., Trustee of JAMES W. TERPSTRA, JR., as Trustee under the Provisions of a Trust Agreement dated the 17th day of June, 1997



MODIFICATION OF MORTGAGE
(Continued)

LENDER:

PROVIDENCE BANK & TRUST

X _____
Authorized Signer

TRUST ACKNOWLEDGMENT

NOT OFFICIAL!

This Document is the property of the Lake County Recorder

STATE OF _____

INDIANA

COUNTY OF _____

LAKE

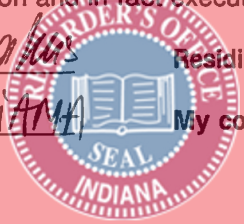


Mihaela Babus, Notary Public
Lake County, State of Indiana
My Commission Expires
May 5, 2026

On this 30TH day of SEPT, 20 20, before me, the undersigned Notary Public, personally appeared **JAMES W. TERPSTRA, JR.**, Trustee of **JAMES W. TERPSTRA, JR.**, as Trustee under the Provisions of a Trust Agreement dated the 17th day of June, 1997, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By MIHAELA BABUS Residing at MUNSTER - IN

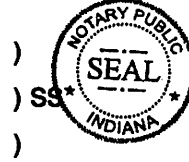
Notary Public in and for the State of INDIANA My commission expires 5-5-2026



MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

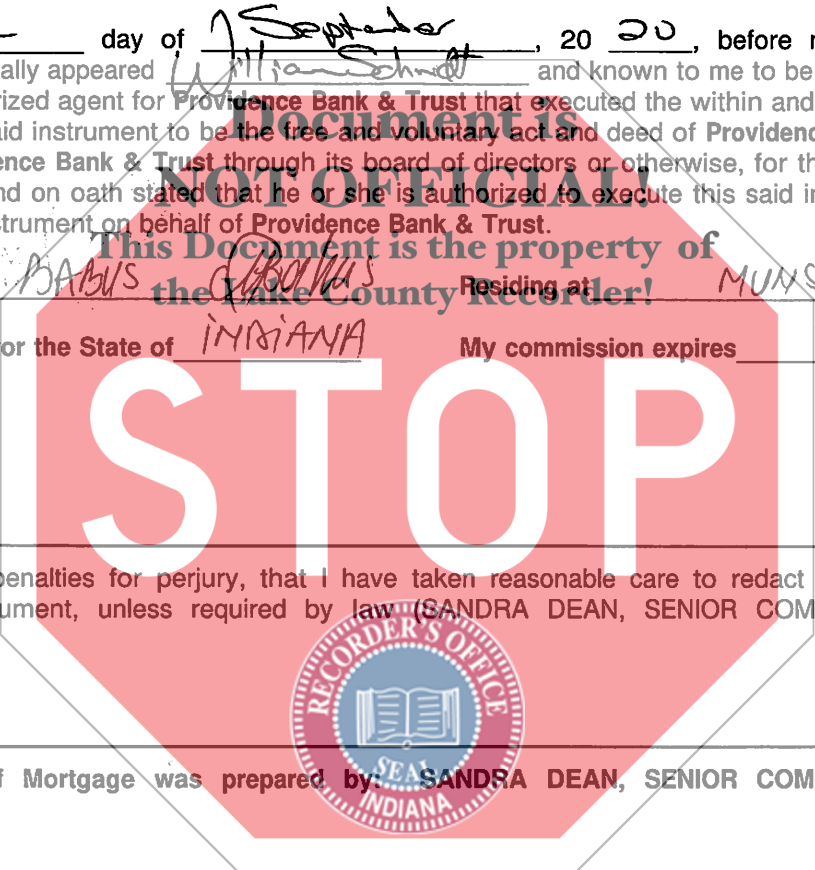
STATE OF INDIANA
COUNTY OF LAKE



Mihaela Babus, Notary Public
Lake County, State of Indiana
My Commission Expires
May 5, 2026

On this 30th day of September, 20 20, before me, the undersigned Notary Public, personally appeared William Schmidt and known to me to be the Asst. Vice President, authorized agent for Providence Bank & Trust that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Providence Bank & Trust, duly authorized by Providence Bank & Trust 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 Providence Bank & Trust.

By Mihaela Babus Residing at Munster IN.
Notary Public in and for the State of INDIANA My commission expires 5-5-2026



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 (SANDRA DEAN, SENIOR COMMERCIAL SERVICES ASSOCIATE).

This Modification of Mortgage was prepared by: SANDRA DEAN, SENIOR COMMERCIAL SERVICES ASSOCIATE

RECORDING PAGE

