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GINA PIMENTEL
RECORDER
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2021-046423

8:30 AM 2021 Jul 13

After Recording Return To:
The Huntington National Bank
5555 Cleveland Avenue
Columbus, Ohio 43231

This document was prepared by: Amy Miller NMLS ID 473429, Huntington National Bank, 5555 Cleveland Avenue, Columbus, OH 43231
I affirm under penalties of perjury that I have taken reasonable care to reflect each social security number in this document, unless required by law. Amy Miller

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LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

HMG# 64071178 262660749554

This loan Modification Agreement ("hereinafter referred to as the "Agreement"), made April 30, 2021
between JASON D REBENACK
SHARON L REBENACK (hereinafter referred to as the "Borrower or borrowers")

and The Huntington National Bank ("Lender; and/or "Servicer" hereinafter referred to as "Lender")
amends and supplements the (1) Mortgage, Deed of Trust or Security Deed to Secure Debt as ("hereinafter referred to as the Security Instrument")
dated 04/10/18 and recorded as follows:

2018 024031
04118/2018 See Attached Exhibit "A"
MIN 1006762-000063396-3

and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property
described in the Security Instrument and defined therein as the Property located at:

212 W MAIN ST, LOWELL IN 46356

the real property described being set forth as the address above and the legal description described below:
SEE ATTACHED LEGAL DESCRIPTION

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

- As of 05/01/21 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance")
is U.S. \$187,920.47 loaned to the Borrower by the Lender and any interest capitalized to date.
- The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be
charged on the Unpaid Principal Balance at the yearly rate of 2.750% from
05/01/21 The Borrower promises to make monthly payments of principal and interest of U.S. Currency
\$767.17 beginning on 06/01/21 and continuing thereafter on the same day
of each succeeding month until principal and interest are paid in full. If on 05/01/21 (the "maturity date")
the Borrower still owes amounts under the Note and Security Instrument, as amended by this agreement,
the Borrower will pay these amounts in full on the Maturity Date. The Borrower will make such payments at
The Huntington National Bank or at such other place as the Lender may require.
- If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower
is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender
may, at its option, require immediate payment in full of all sums secured by this Security Instrument. If the Lender exercises
this option, the Lender shall give the 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 the Borrower must pay all sums secured by this
Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may
invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
- The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument,
including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums,
assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the
Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date
specified in paragraph No. 1 above:

- all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any
change or adjustment in the rate of interest payable under the Note; and
- all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly
or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and
provisions as those referred to in (a) above.

25cc
C# 445121
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LOAN MODIFICATION AGREEMENT
(PROVIDING FOR FIXED INTEREST RATE)

HMC# 64071178 262660749554

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

The Huntington National Bank
by: *[Signature]* 5/21/21
Sabrina L. Rucker, Vice President

JASON D REBENACK
[Signature]
SHARON L REBENACK
[Signature]

STATE OF OHIO
COUNTY OF FRANKLIN

Before me, a notary public in and for said county, personally appeared Sabrina L. Rucker, known to me to be the person who, as a Vice President of The Huntington National Bank, the corporation which executed the foregoing instrument, signed the same, and that he did so sign said instrument in the name and upon behalf of said corporation as such officer; that the same is his free act and deed as such officer and the free and corporate act and deed of said corporation; that he was duly authorized thereunto by its board of directors. In testimony whereof, I have hereunto subscribed my name on this date



LINDA L. NEFF
Notary Public, State of Ohio
My Comm. Expires December 28, 2023

[Signature]
Denise M Kendall
Notary Public for Sabrina Rucker only
[Signature]
Kenda L Neff

State of IN
COUNTY OF LAKE

In the County LAKE on the 19 day of MAY 2021 before me personally appeared JASON D REBENACK and SHARON L REBENACK to me known and known by me to be the party (or parties) executing the foregoing instrument, and (he or she) they acknowledged said instrument, by (his or her) their execution of said instrument to be their free act and deed.

[Signature]
Denise M Kendall
Notary Public

DENISE M KENDALL
Notary Public
SEAL
Lake County - State of Indiana
Commission Number 711987
My Commission Expires 03/29/2026

Document prepared by:
The Huntington National Bank
Amy Miller NMLS ID 473429
5555 Cleveland Avenue
Columbus, OH 43231
Return document to above address

EXHIBIT "A"
LEGAL DESCRIPTION

THE WEST 76 FEET OF THE EAST 168 FEET MEASURED ALONG THE MAIN STREET, OF THE FOLLOWING DESCRIBED TRACT OF LAND TO WIT: A PART OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 23, TOWNSHIP 33, NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: TO WIT: COMMENCING AT A POINT ON THE NORTH LINE OF MAIN STREET 20 FEET EAST OF THE SOUTHEAST CORNER OF LOT 6, AS MARKED AND LAID DOWN ON THE RECORDED PLAT OF HIGHLAND ADDITION TO THE TOWN OF LOWELL, INDIANA, WHICH POINT IS THE EAST LINE OF THE ALLEY SHOWN AND DESIGNATED ON THE RECORDED PLAT OF HIGHLAND ADDITION TO LOWELL; THENCE EASTERLY ALONG THE NORTHERLY LINE OF MAIN STREET 208 FEET; THENCE NORTH AND NORTHWESTERLY BY A CURVE OF 200 FOOT RADIUS TO A POINT 96 FEET NORTH OF AND 182 FEET EAST OF THE POINT OF BEGINNING; THENCE NORTHWESTERLY 140 FEET, MORE OR LESS, TO A POINT 218 FEET NORTH OF AND 114 1/2 FEET EAST OF THE POINT OF BEGINNING; THENCE WEST AND PARALLEL WITH THE NORTH LINE OF SAID MAIN STREET 233 FEET, MORE OR LESS, TO THE EAST LINE OF THE 20 FOOT ALLEY AFORESAID; THENCE SOUTHWESTERLY ALONG THE EASTERLY LINE OF SAID ALLEY 244 FEET, MORE OR LESS, TO THE POINT OF BEGINNING, SAID WEST LINE OF THE LOT HEREIN DESCRIBED TO BE DUE NORTH AND SOUTH AND TO EXTEND FROM THE NORTH LINE OF MAIN STREET TO WHERE SAID NORTH AND SOUTH LINE WOULD INTERSECT SAID NORTH LINE OF THE ENTIRE LOT SO ABOVE DESCRIBED, IN LAKE COUNTY, INDIANA.