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RECORDATION REQUESTED BY:
American Community Bank of Indiana
Schererville
7880 Wicker Avenue
St. John, IN 46373

GINA PIMENTEL
RECORDER
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2023-009961

8:57 AM 2023 Apr 5

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 27, 2023, is made and executed between Robert G. Davidson, Jr., whose address is 10612 Erie Drive, Crown Point, IN 46307 (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 October 8, 2021 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

recorded on 10/12/2021 as Document No. 2021-532079 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:

Lot 189 in White Hawk Country Club, Phase Four, Block 1 as recorded in Plat Book 88, Page 58 in the Office of the Recorder Lake County, Indiana.

The Real Property or its address is commonly known as 1544 Sonoma Court, Crown Point, IN 46307. The Real Property tax identification number is 45-12-31-379-010.000-029.

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

To increase loan amount to \$670,000.00 and extend maturity date to July 1, 2023.

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 endorser to the Note, 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.

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LENDER ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this 27 day of March, 20 23, 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 Rosemary White Residing at Lake County
Notary Public in and for the State of Ind My commission expires June 26, 2027



I affirm, under the penalties for perjury, that I have taken reasonable care to number each page of this document, unless required by law (Todd C. Williams, Vice President).

This Modification of Mortgage was prepared by: Todd C. Williams, Vice President

Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: American Community Bank of Indiana NMLSR ID: 440104
Individual: Erin Hott NMLSR ID: 1379970

Property of Lake County Recorder

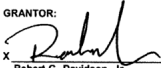
NOT AN OFFICIAL DOCUMENT

MODIFICATION OF MORTGAGE (Continued)

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 27, 2023.

GRANTOR:

X 
Robert G. Davidson, Jr.

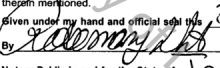
LENDER:

AMERICAN COMMUNITY BANK OF INDIANA
X 
Erin Holt, Loan Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this day before me, the undersigned Notary Public, personally appeared Robert G. Davidson, Jr., to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27th day of March, 2023.
By  Residing at Lake County
Notary Public in and for the State of Ind My commission expires June 26, 2027



Property of Lake County Recorder