

# NOT AN OFFICIAL DOCUMENT

RECORDATION REQUESTED BY:  
INDIANA UNIVERSITY CREDIT UNION  
Business Services  
365 E Winslow Road  
P.O. Box 368  
Bloomington, IN 47402-0368

GINA PIMENTEL  
RECORDER  
STATE OF INDIANA  
LAKE COUNTY  
RECORDED AS PRESENTED

2023-028795

8:57 AM 2023 Oct 18

WHEN RECORDED MAIL TO:  
INDIANA UNIVERSITY CREDIT UNION  
Business Services  
365 E Winslow Road  
P.O. Box 368  
Bloomington, IN 47402-0368



## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 6, 2023, is made and executed between Lakewood Rental Properties LLC, An Indiana Limited Liability Company, whose address is 57 BEACHWOOD DR, BABYLON, NY 11702-2425 (referred to below as "Grantor") and INDIANA UNIVERSITY CREDIT UNION, whose address is 365 E Winslow Road, P.O. Box 368, Bloomington, IN 47402-0368 (street or rural route address: 365 E Winslow Rd, P.O. Box 368, Bloomington, IN 47402-0368) (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 21, 2022 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

A Real Estate Mortgage dated July 21, 2022, recorded July 29, 2022 in Instrument number 2022-531185.

**REAL PROPERTY DESCRIPTION.** The Mortgage covers the following described real property located in LAKE County, State of Indiana:  
See Exhibit A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 4722 PINE AVE, HAMMOND, IN 46327-1619.

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

Extending maturity date from July 21, 2023 to October 15, 2025. *DSB RB*

**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 parties, unless a party is expressly released by Lender in writing. 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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## 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 OCTOBER 6, 2023.

GRANTOR:

LAKWOOD RENTAL PROPERTIES LLC

By: Giuseppe Ienopoli, Managing Member of Lakewood Rental Properties LLC  
Giuseppe Ienopoli, Managing Member of Lakewood Rental Properties LLC

By: Danielle Rutigliano, Member of Lakewood Rental Properties LLC  
Danielle Rutigliano, Member of Lakewood Rental Properties LLC

By: Carlo Rutigliano, Member of Lakewood Rental Properties LLC  
Carlo Rutigliano, Member of Lakewood Rental Properties LLC

LENDER:

INDIANA UNIVERSITY CREDIT UNION

x Scott Trilling, Vice President  
Scott Trilling, Vice President

### LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF New York

COUNTY OF Nassau

**HELEN R. LIND**  
NOTARY PUBLIC, State of New York  
No. 0116151250  
Qualified in Suffolk County  
Commission Expires August 14, 2026

On this 4th day of October, 2023, before me, the undersigned Notary Public, personally appeared Giuseppe Ienopoli, Managing Member of Lakewood Rental Properties LLC, and known to me to be a member or designated agent of the limited liability company that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the limited liability company, by authority of statute, its articles of organization or its operating agreement, 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 limited liability company.

By: [Signature]  
Notary Public in and for the State of New York

Residing at Alan Cove  
My commission expires 8/14/2026

MODIFICATION OF MORTGAGE  
(Continued)

**LIMITED LIABILITY COMPANY ACKNOWLEDGMENT**

STATE OF New York )  
 ) SS  
COUNTY OF Suffolk )

**Ian J Kelley**  
Notary Public State Of New York  
NO 01KE6295276  
Qualified in Suffolk County  
My Commission Expires 12/30/2025

On this 4<sup>th</sup> day of October, 2023, before me, the undersigned Notary Public, personally appeared **Danielle Rutigliano**, Member of **Lakewood Rental Properties LLC**, and known to me to be a member or designated agent of the limited liability company that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the limited liability company, by authority of statute, its articles of organization or its operating agreement, 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 limited liability company.

By [Signature] Residing at West Babylon  
Notary Public in and for the State of New York My commission expires 12/30/25

**LIMITED LIABILITY COMPANY ACKNOWLEDGMENT**

STATE OF New York )  
 ) SS  
COUNTY OF Suffolk )

**Ian J Kelley**  
Notary Public State Of New York  
NO 01KE6295276  
Qualified in Suffolk County  
My Commission Expires 12/30/2025

On this 4<sup>th</sup> day of October, 2023, before me, the undersigned Notary Public, personally appeared **Cario Rutigliano**, Member of **Lakewood Rental Properties LLC**, and known to me to be a member or designated agent of the limited liability company that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the limited liability company, by authority of statute, its articles of organization or its operating agreement, 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 limited liability company.

By [Signature] Residing at West Babylon  
Notary Public in and for the State of NY My commission expires 12/30/25

Recorder

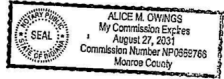
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## MODIFICATION OF MORTGAGE (Continued)

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### LENDER ACKNOWLEDGMENT

STATE OF Indiana  
 COUNTY OF Monroe



On this 6<sup>th</sup> day of October, 2023, before me, the undersigned Notary Public, personally appeared Scott Trilling and known to me to be the Vice President, authorized agent for INDIANA UNIVERSITY CREDIT UNION that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of INDIANA UNIVERSITY CREDIT UNION, duly authorized by INDIANA UNIVERSITY CREDIT UNION 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 INDIANA UNIVERSITY CREDIT UNION.

By Alice M. Owings Residing at Monroe  
 Notary Public in and for the State of Ind. My commission expires 8.27.31

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 (Tracy Grossman, Business Lending Associate).

This Modification of Mortgage was prepared by: Tracy Grossman, Business Lending Associate

County of Lake County Recorder

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RECORDING PAGE

Property of Lake County Recorder

EXHIBIT "A"

Property Address: 4722 Pine Avenue, Hammond, IN 46327  
File No: 22-24249

Lot 4 and the South Half of Lot 3 in Block 4 in Birkhoff's Addition in the City of Hammond, as per plat thereof, recorded in Plat Book 6, page 7, in the Office of the Recorder of Lake County, Indiana.

The Property address (and/or tax parcel identification number(s)) listed are provided solely for informational purposes, without warranty as to accuracy or completeness and are not hereby insured.

Property of Lake County Recorder