

2024-51434  
04/30/2024 11:47 AM  
TOTAL FEE: 25.00  
BY: JAS  
PG #: 6  
RECORDED AS PRESENTED

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
GINA PIMENTEL  
RECORDER

**RECORDATION REQUESTED BY:**

Providence Bank & Trust  
240 45th Street  
Munster, IN 46321

**WHEN RECORDED MAIL TO:**

Providence Bank & Trust  
240 45th Street  
Munster, IN 46321

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**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated April 8, 2024, is made and executed between SKIRT LLC, an Indiana Limited Liability Company, whose address is 2950 45TH ST, HIGHLAND, IN 46322-2988 (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 April 8, 2019 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

Recorded April 9, 2019 as Document No. 2019 020741.

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

LOT 36, EXCEPT THE WEST 240 FEET THEREOF, IN ERIE SUBDIVISION, NO. 1 OF THE INDUSTRIAL CENTER LAND COMPANY, IN THE TOWN OF HIGHLAND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 26 PAGE 36, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA,

ALSO EXCEPT THAT PART DEEDED TO THE TOWN OF HIGHLAND AS DOCUMENT NUMBER 2018 075931 AND DESCRIBED AS FOLLOWS: PART OF LOT 36 IN ERIE SUBDIVISION NO. 1 OF THE INDUSTRIAL CENTER LAND COMPANY, RECORDED IN PLAT BOOK 26, PAGE 36, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA AND BEING THAT PART OF THE GRANTOR'S LAND DEPICTED ON ATTACHED RIGHT OF WAY PARCEL PLAT MARKED AS EXHIBIT "B", DESCRIBED AS: BEGINNING AT THE NORTHEAST CORNER OF SAID LOT 36, SAID POINT DESIGNATED AS "254" ON

Chwa 401654

CHICAGO TITLE INSURANCE COMPANY

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## MODIFICATION OF MORTGAGE (Continued)

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SAID PARCEL PLAT, SAID CORNER ALSO BEING THE NORTHEAST CORNER OF THE GRANTOR'S LAND; THENCE SOUTH 00 DEGREES 01 MINUTE 01 SECOND EAST 13.00 FEET ALONG THE WEST RIGHT OF WAY LINE OF 5TH STREET AND THE EAST LINE OF THE GRANTOR'S LAND; THENCE NORTH 22 DEGREES 41 MINUTES 24 SECONDS WEST 2.72 FEET TO POINT "279" AS DESIGNATED ON SAID PARCEL PLAT; THENCE NORTH 79 DEGREES 51 MINUTES 35 SECONDS WEST 3.04 FEET TO POINT "252" AS DESIGNATED ON SAID PARCEL PLAT; THENCE NORTH 89 DEGREES 19 MINUTES 19 SECONDS WEST 66.98 FEET TO THE WEST LINE OF THE GRANTOR'S LAND; THENCE NORTH 00 DEGREES 01 MINUTE 01 SECOND WEST 10.00 FEET ALONG THE WEST LINE OF THE GRANTOR'S LAND TO THE NORTHWEST CORNER THEREOF AND THE SOUTH RIGHT OF WAY LINE OF 45TH STREET, THENCE SOUTH 89 DEGREES 19 MINUTES 19 SECONDS EAST 71.02 FEET ALONG THE SOUTH RIGHT OF WAY LINE OF SAID 45TH STREET AND THE NORTH LINE OF THE GRANTOR'S LAND TO THE POINT OF BEGINNING AND CONTAINING 0.016 ACRES, MORE OR LESS.

The Real Property or its address is commonly known as 2950 45TH STREET, HIGHLAND, IN 4632-2988. The Real Property tax identification number is 45-07-33-203-012.000-026.

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

### DEFINITIONS.

**Note.** The word "Note" means the Promissory Note dated April 8, 2024, in the original principal amount of **\$88,817.91** 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 April 8, 2029.

**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 endorsers 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.

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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 APRIL 8, 2024.

GRANTOR:

SKIRT LLC

By Ketan Pachani  
KETANKUMAR LAKSHAMAN PACHANI, Member of SKIRT LLC

By Ramji Valji Kathrotiya  
RAMJI VALJI KATHROTIYA, Member of SKIRT LLC

LENDER:

PROVIDENCE BANK & TRUST

X Christine M. Zima  
Authorized Signer  
Christine Zima

Property of Lake County Recorder

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## MODIFICATION OF MORTGAGE (Continued)

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### LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF INDIANA )  
 ) SS  
 COUNTY OF LAKE )

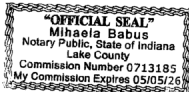


On this 10<sup>TH</sup> day of APRIL, 20 24, before me, the undersigned Notary Public, personally appeared **KETANKUMAR LAKSHAMAN PACHANI, Member of SKIRT LLC and RAMJI VALJI KATHROTIYA, Member of SKIRT LLC**, and known to me to be members or designated agents of the limited liability company that executed 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 they are authorized to execute this Modification and in fact executed the Modification on behalf of the limited liability company.

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

### LENDER ACKNOWLEDGMENT

STATE OF INDIANA )  
 ) SS  
 COUNTY OF LAKE )



On this 10<sup>TH</sup> day of APRIL, 20 24, before me, the undersigned Notary Public, personally appeared CHRISTINE ZIMA and known to me to be the SENIOR SVP, 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 *M. Babus* Residing at MUNSTER  
 Mihaela Babus  
 Notary Public in and for the State of IN My commission expires 5-5-2026

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**MODIFICATION OF MORTGAGE  
(Continued)**

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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 (CAROLYN RYAN, COMMERCIAL SERVICES ASSOCIATES).

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This Modification of Mortgage was prepared by: CAROLYN RYAN, COMMERCIAL SERVICES ASSOCIATES

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RECORDING PAGE

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