

**RECORDATION REQUESTED BY:**

Heritage Bank Tinley Park  
17500 Oak Park Avenue  
Tinley Park, IL 60477

**91017873**

**WHEN RECORDED MAIL TO:**

Heritage Bank Tinley Park  
17500 Oak Park Avenue  
Tinley Park, IL 60477

**SEND TAX NOTICES TO:**

Heritage Bank Tinley Park  
17500 Oak Park Avenue  
Tinley Park, IL 60477

**JUNIOR MORTGAGE**

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED ~~OCTOBER 11, 1990~~ BETWEEN Richard S. Johnoff (referred to below as "Grantor"), whose address is 19040 Loomis Ave., Homewood, IL 60430; and Heritage Bank Tinley Park (referred to below as "Lender"), whose address is 17500 Oak Park Avenue, Tinley Park, IL 60477.

MORTGAGE. Grantor and Lender have entered into a mortgage dated August 17, 1989 (the "Mortgage") recorded in Lake County, State of Indiana as follows:

Junior Mortgage recorded in the Office of the Recorder of Deeds, Lake County, Indiana as Document No. 056013

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Lake County, State of Indiana:

THE SOUTH HALF OF LOT 3, BLOCK 2, TOWNSEND AND GODFREY'S ADDITION, IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 1, PAGE 40, IN LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 5135 Hohman Avenue, Hammond, IN 46320.

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

Lender has agreed to renew the existing note for an increased amount of \$265,000.00 on a demand basis with no maturity date at the variable rate of interest of Prime plus 2% with monthly interest payments..

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

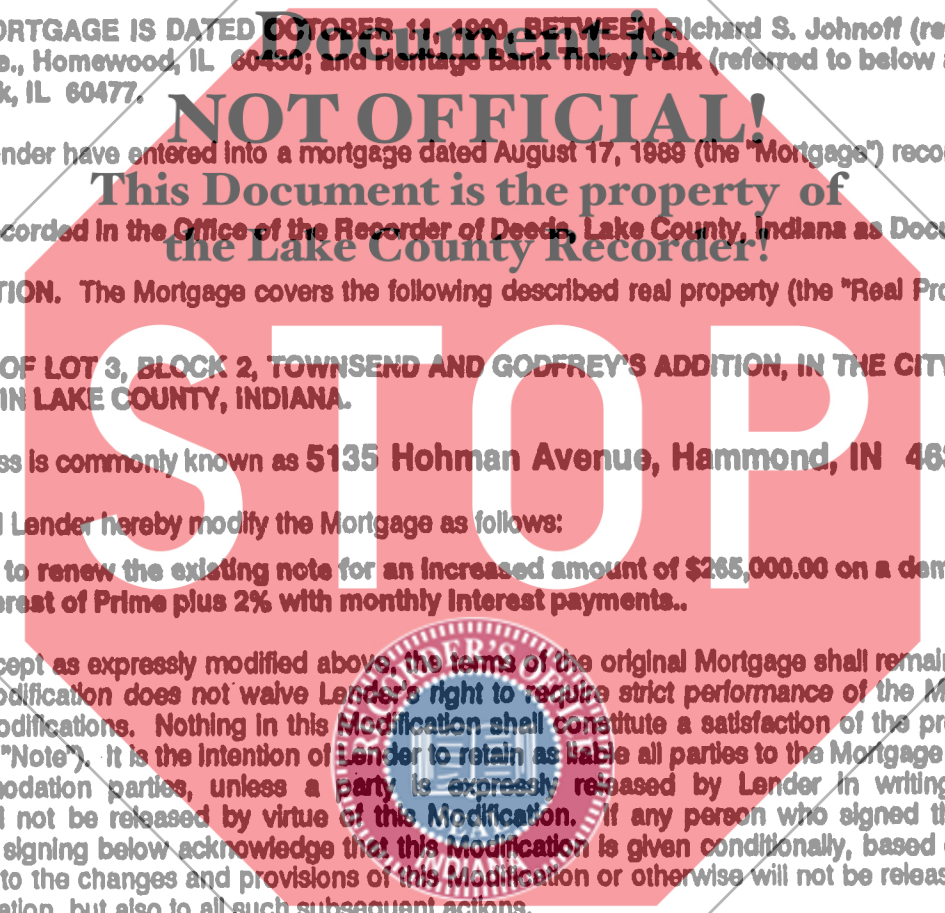
GRANTOR:

*Richard S. Johnoff*  
Richard S. Johnoff

LENDER:

Heritage Bank Tinley Park

By: *J. E. Valetta*  
Authorized Officer



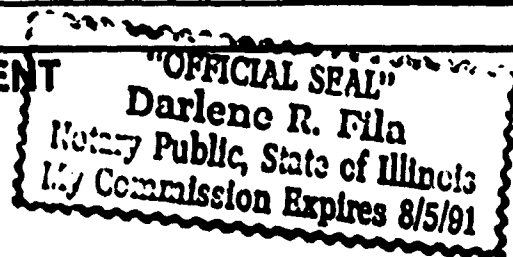
STATE OF INDIANA  
LAKE COUNTY  
APR 16 10 34 AM '91  
ROBERT M. ...  
RECORDER

This Modification of Mortgage prepared by: X \_\_\_\_\_

Name of Signer: \_\_\_\_\_

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILL )  
 ) SS  
COUNTY OF COOK )



On this day before me, the undersigned Notary Public, personally appeared Richard S. Johnoff, 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.

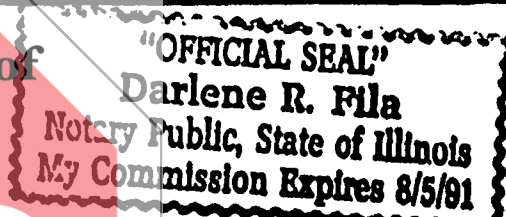
Given under my hand and official seal this 11<sup>th</sup> day of OCT, 19 90.

By Darlene R. Fila Residing at Tinley Park Ill  
Notary Public in and for the State of ILL My commission expires 8-5-91

Document is NOT OFFICIAL!

LENDER ACKNOWLEDGMENT  
This Document is the property of the Lake County Recorder!

STATE OF ILL )  
 ) SS  
COUNTY OF COOK )



On this 11<sup>th</sup> day of OCT, 19 90, before me, the undersigned Notary Public, personally appeared JAMES VALETTE and known to me to be the VICE PRESIDENT, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

By Darlene R. Fila Residing at Tinley Park Ill  
Notary Public in and for the State of ILL My commission expires 8-5-91



This Modification of Mortgage prepared by: X \_\_\_\_\_

Name of Signer: \_\_\_\_\_

PREPARED BY  
NANCI MOROWCZYNSKI for:  
HERITAGE BANK TINLEY PARK  
17500 SOUTH OAK PARK AVE.  
TINLEY PARK, ILLINOIS 60477