

Heritage Bank  
Bldg  
17500 Oak Park Ave  
Lansing Park, Ill  
60477

93019524 EXTENSION AND MODIFICATION AGREEMENT

THIS AGREEMENT made this 9th day of March, 1993 by and between Marco A. Moreno and Susan J. Moreno herein referred to as Mortgagor and Heritage Bank owner and holder of the note secured by the following described Real Estate.

WITNESSETH:

THAT WHEREAS Mortgagor heretofore executed a certain Mortgage dated the 9th day of November 1992, and recorded in the office of the Recorder of Deeds of Lake County as Document # 93002984 conveying the following described premises to Heritage Bank an Illinois Corporation, to secure payment of a certain Principal Promissory Note executed by said mortgagor dated November 9, 1992, payable in the sum of \$ 290,000.00 as therein provided:

(Legal Description)

See attached rider for legal description.

AND WHEREAS SAID Mortgage is securing said Principal Promissory Note is a valid and subsisting lien on the premises described therein.

AND WHEREAS the parties hereto have agreed upon certain modifications of the terms of said Note and Mortgage and to an extension of the time of payment of said Note.

NOW, THEREFORE, in consideration of the premises, and the mutual promises and agreements hereinafter made by and between the parties hereto, the said parties do hereby mutually agree as follows:

That said Note & Mortgage be and the same is hereby modified to show the first payment due on the 9th day of April, 1993, with the final payment, if not sooner paid, due on the 1st day of July, 1993, with monthly payments of Interest payable monthly at the rate of floating 1% over prime.

IT IS FURTHER MUTUALLY AGREED BY AND BETWEEN THE PARTIES THAT ALL PROVISIONS OF said Note and Mortgage shall remain unchanged and in full force and effect for and during said extended period except only as herein specifically modified, and further that in the event of default in the payment of principal or interest due under said Note as herein modified, or in the event of failure to perform any and all of the agreements contained in said Note & Mortgage as herein modified, the entire amount of unpaid principal and interest shall at the option of the holder, thereof become immediately due and payable without notice or demand; that all the rights and obligations under said Note & Mortgage as modified shall extend to and be binding on the successors and assigns of the parties hereto.

WITNESS the hands and seals of mortgagor, this day and year above written.

Marco A. Moreno  
Marco A. Moreno

Susan J. Moreno  
Susan J. Moreno

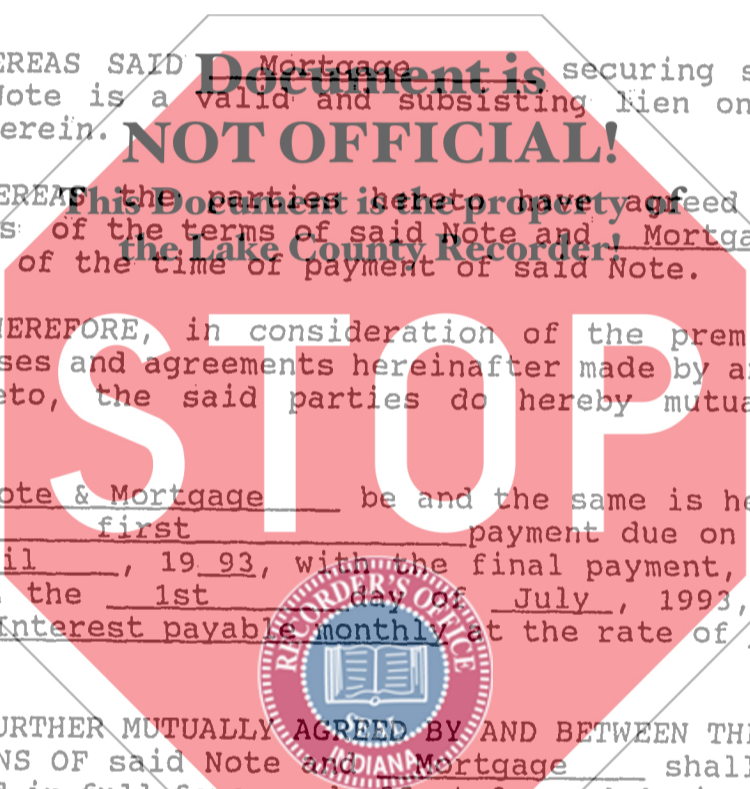
STATE OF ILLINOIS  
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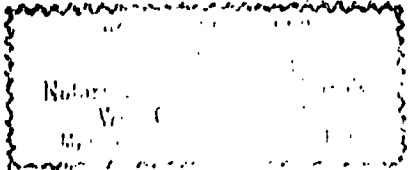
FISOR TITLE INSURANCE  
Crown Point, Indiana



STATE OF ILLINOIS )  
County of Cook )  
WILL

I, the undersigned a Notary Public in and for and residing in said County, in the State aforesaid, do hereby certify that Marco A. Moreno and Susan J. Moreno who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said Instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 9th day of March, 1993.



Anita J. Flassig  
(Notary Public)

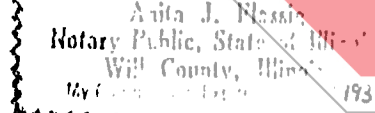
HERITAGE BANK

BY: Walter R. Kilgore ATTEST: Audrey Tancredi

STATE OF ILLINOIS )  
County of Cook )  
WILL

I, the undersigned a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that WALTER R. KILGORE of Heritage Bank and Trust Company and Audrey Tancredi of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and Assistant Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth, and the said Secretary then and there acknowledged that she as custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument as her own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 9th day of March, 1993.



Anita J. Flassig  
(Notary Public)

RETURN TO:

HERITAGE BANK  
17500 S. OAK PARK  
TINLEY PARK, IL 60477

THIS DOCUMENT PREPARED BY:

Anita J. Flassig

**Document is  
NOT OFFICIAL!**

**This Document is the property of  
the Lake County Recorder!**

LEGAL DESCRIPTION

Lot "A" in West-Long Subdivision, as per plat thereof, recorded in Plat Book 31 page 43, in the Office of the Recorder of Lake County, Indiana. Also Part of the West 1/2 of the Southeast 1/4 of Section 6, Township 34 North, Range 8 West of the 2nd Principal Meridian, described as follows: Commencing at a point on the South line of Section 6, said point being 300 feet West of the Southeast corner of the Southwest 1/4 of the Southeast 1/4 of said Section; thence Northwesterly with an interior angle of 84 degrees 30 minutes a distance of 265 feet (this point being the beginning of this description) thence West, parallel to the South line of said Section, to the East line of Lot 3 in West-Long Subdivision, as per plat thereof, recorded in Plat Book 31 page 43, in the Office of the Recorder of Lake County, Indiana, thence North along the East line of said Lot 3 to the Southwest corner of the above said Lot "A" thence East along the South line of said Lot "A" 142 feet to the Southeast corner of said Lot "A"; thence 135 feet to the place of beginning, in Lake County, Indiana.

END OF LEGAL DESCRIPTION