

93019525

Heritage Bank
17500 Oak Park Ave
Jensley Park, Ill
60477

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 # 93002983 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)

Lot 37, Briar Estates, in the City of Crown Point, as shown in plat book 64, page 41, in Lake County, Indiana.

Key No. 9-458-37 Tax Unit No. 23

Document is NOT OFFICIAL!

AND WHEREAS SAID Mortgage securing said Principal Promissory Note This Document is the property of the Lake County Recorder! 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.

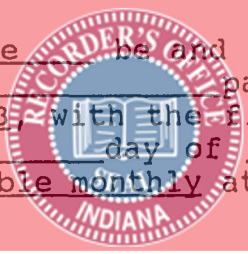
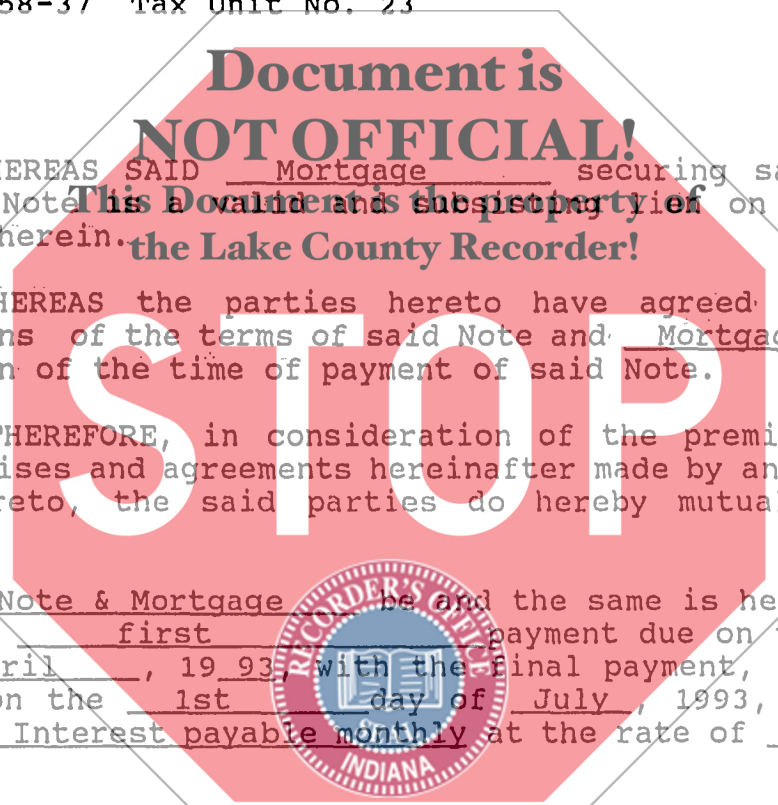
NOW, THEREFORE, in consideration of the premises, and the mutual promises and agreements hereinafter made by and between the parties hereto, the said parties do hereby mutually agree as follows:

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.

242-53-031941

TICOR TITLE INSURANCE
Crown Point, Indiana



STATE OF INDIANA
LAKE COUNTY
RECORDER
Mar 30 11 16 AM '93
902
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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)
County of Cook)

I, WILL 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.

"OFFICIAL SEAL"
Anita J. Flassig
Notary Public, State of Illinois
Will County, Illinois
My Commission Expires Dec. 4, 1993

Document is NOT OFFICIAL!

Anita J. Flassig
(Notary Public)

This Document is the property of the Lake County Recorder!

HERITAGE BANK

BY: Walter R. Kilgore ATTEST Audrey Tancos

STATE OF ILLINOIS)
County of Cook)

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 Tancos 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

"OFFICIAL SEAL"
Anita J. Flassig
Notary Public, State of Illinois
Will County, Illinois
My Commission Expires Dec. 4, 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