



South Chicago Bank
 9200 South Commercial Avenue
 Chicago, Illinois 60617
 (312) 768-1400
 "Lender"

South Chicago Bank
 9200 S. Commercial Ave.
 Chicago 60617

**MODIFICATION AND
 EXTENSION OF MORTGAGE**

93085037

GRANTOR RAYMOND A. DAMBEK JOAN T. DAMBEK ADDRESS: 243 DEERPATH DRIVE WEST SCHERERVILLE, IN 46375-2198 TELEPHONE NO. 219-322-7323 IDENTIFICATION NO.	BORROWER RAYMOND A. DAMBEK JOAN T. DAMBEK ADDRESS: 243 DEERPATH DRIVE WEST SCHERERVILLE, IN 46375-2198 TELEPHONE NO. 219-322-7323 IDENTIFICATION NO.
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THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 12TH day of NOVEMBER, 1993, is executed by and between the parties indicated below and Lender, A. On MARCH 25, 1991, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of THIRTY THOUSAND AND NO/100

Dollars (\$ 30,000.00), which Note was secured by a Mortgage ("Mortgage") executed by Grantor for the benefit of Lender covering the real property described on Schedule A below ("Property") and recorded in Book 65 at Page 48 Filing date MARCH 28, 1991 as Document No. 93014189 in the records of the Recorder's (Registrar's) Office of CLAY COUNTY, IN CLAY COUNTY, INDIANA. The Note and Mortgage and any other related documents (including but not limited to a Guaranty dated n/a executed by Guarantor for the benefit of Lender are hereafter cumulatively referred to as the "Loan Documents".

B. The parties have agreed to modify and extend the maturity date of the Note, and it is necessary to provide for a similar modification and extension of the Mortgage. The parties agree as follows:

- (1) The maturity date of the Note is extended to APRIL 1, 2021, at which time all outstanding sums due to Lender under the Note shall be paid in full and the Mortgage is modified accordingly.
- (2) The parties acknowledge and agree that, as of OCTOBER 1, 1993, the unpaid principal balance due under the Note was \$ 29,459.20, the interest and unpaid interest thereon was \$ n/a.
- (3) Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described on Schedule B below.
- (4) Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify and confirm these terms and conditions as modified.
- (5) Borrower, Grantor and Guarantor agree to execute any additional documents which may be required by Lender to carry out the intention of this Agreement. As of the date of this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.
- (6) The Mortgage is further modified as follows:

THE NEW INTEREST RATE IS 7.25%



SCHEDULE A
 THE EAST 26.0 FEET OF THE WEST 67.0 FEET OF LOT 24 OF DEERPATH TOWNHOMES, IN THE TOWN OF SCHERERVILLE, AS PER PLAT THEREON, RECORDED IN PLAT BOOK 65, PAGE 48, IN THE OFFICE OF THE RECORDER OF CLAY COUNTY, INDIANA.

Address of Real Property:
 243 DEERPATH DRIVE WEST
 SCHERERVILLE, IL 46375-2198

Permanent Index No.(s): 13-458-24
 UNIT #20

SCHEDULE B

TIGOR TITLE INSURANCE
 Crown Point, Indiana

900
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GRANTOR: RAYMOND A. DAMBEK

Raymond A. Dambek

RAYMOND A. DAMBEK
HER HUSBAND

GRANTOR:

GRANTOR: JOAN T. DAMBEK

Joan T. Dambek

JOAN T. DAMBEK
HIS WIFE

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

BORROWER:

Raymond A. Dambek

RAYMOND A. DAMBEK

BORROWER:

BORROWER:

Joan T. Dambek

JOAN T. DAMBEK

BORROWER:

BORROWER:

BORROWER:

BORROWER:

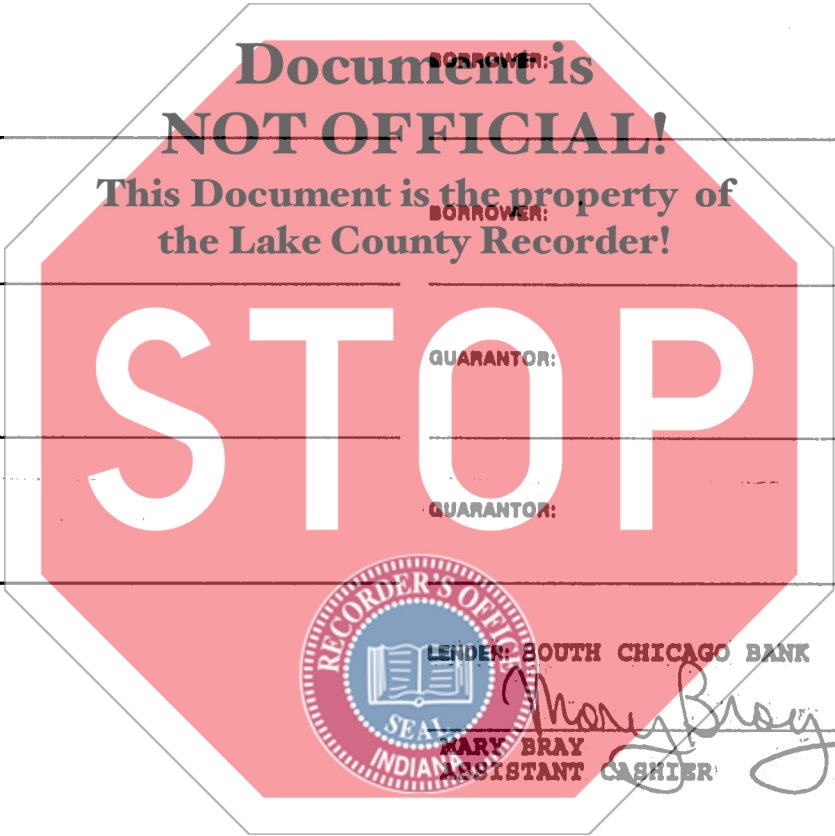
BORROWER:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:



State of IL

County of Cook ss.

I, Gwen Jonquet, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Raymond A & Joan T. Dambek personally known to me to be the same person S whose name S are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that I he signed, sealed and delivered the said instrument as them free and voluntary act, for the uses and purposes herein set forth.

State of IL

County of Cook ss.

The foregoing instrument was acknowledged before me this 26th of November 1993 by Mary Bray as Assistant Cashier on behalf of the South Chicago Bank

Given under my hand and official seal, this 26th day of November 1993

Given under my hand and official seal, this 26th day of November 1993

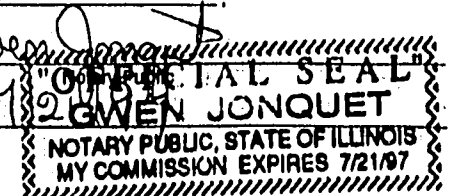
Gwen Jonquet
Notary Public

Commission expires: 7/21/97



Gwen Jonquet
Notary Public

Commission expires: 7/21/97



Prepared by and return to: EMMA SWALWELL, SOUTH CHICAGO BANK
9200 S. COMMERCIAL AVENUE
CHICAGO, IL 60617