

EXTENSION AND MODIFICATION AGREEMENT

THIS AGREEMENT MADE this 1st day of September, 1994, by and between Eleanor Brouwer, a married woman, 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 Mortgage dated the 6th day of August, 1994 and recorded in the office of the Recorder of Deed of Lake County as Document #: 94085271 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 September 1, 1994, payable in the sum of \$275,000.00 as therein provided:

Legal Description:

CONDOMINIUM UNIT 213, 213 INVERNESS PLACE, IN SPRINGWOOD CONDOMINIUM, A HORIZONTAL PROPERTY REGIME, AS PER DECLARATION RECORDED DECEMBER 7, 1981 AS DOCUMENT NO. 652819, AND ALL SUBSEQUENT AMENDMENTS THERETO, INCLUDING BUT NOT LIMITED TO THE FIFTEENTH AMENDMENT RECORDED AS DOCUMENT NO. 919595 AND AS INDICATED IN PLAT BOOK 62 PAGE 37 AND FURTHER AMENDED BY VARIOUS AMENDMENTS THE LAST OF WHICH WAS THE 25TH AMENDMENT RECORDED JULY 15, 1993 AS DOCUMENT NO. 93046001, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA; TOGETHER WITH THE UNDIVIDED INTEREST IN THE COMMON AREAS AND FACILITIES APPERTAINING THERETO, UNTIL SUCH TIME AS AMENDMENTS TO THE CONDOMINIUM INSTRUMENT ARE RECORDED ANNEXING ADDITIONAL UNITS AT WHICH TIME THE UNDIVIDED INTEREST IN THE COMMON AREAS AND FACILITIES SHALL BE REDUCED AS SET OUT IN THE DECLARATION.

PIN #13-403-10

Property Address: 213 Inverness Lane, Schererville, IN 46375

AND WHEREAS SAID Mortgage 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 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 and Mortgage be and are the same is hereby modified to show the first payment due on the 1st day of October, 1994, consisting of a principal and interest payment in the amount of \$5,677.71, and on the first day of each month thereafter at a rate of 8.75%, with the final payment, of principal plus all accrued interest if not sooner paid, due on the 1st day of March 1995.

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 Mortgage as herein modified, the entire amount of unpaid principal and interest shall be the option of the holder thereof become immediately due and payable without notice of the holder thereof become immediately due and payable without notice or demand that all the rights and obligations under said Mortgage as modified shall extend to and be binding on the successors and assigns of the parties hereto.



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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

AMASA G. COLBY
CHIEF CLERK RECORDER

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WITNESS the hands and seals of mortgagors, the day and year first above written.

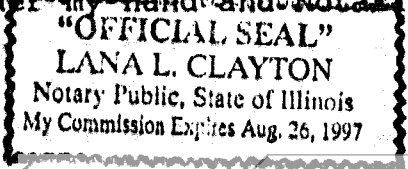
GRANTORS:

BY: Eleanor Brouwer
Eleanor Brouwer

STATE OF ILLINOIS
County of Cook

I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, do hereby certify that Eleanor Brouwer, a married woman, who is personally known to me to be the same persons whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said Instrument as of her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 29th day of December 1994.



Lana L. Clayton
Notary Public

By: Andrew R. Soucek Assistant Vice President Attest: Audrey Tancos Assistant Secretary

Document is NOT OFFICIAL

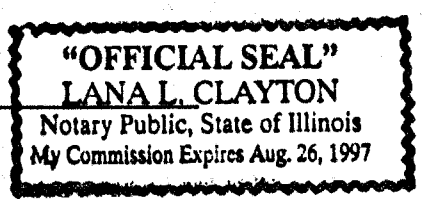
This Document is the property of the Lake County Recorder!

STATE OF ILLINOIS)
County of Cook)

I, the undersigned a Notary Public in and for and residing in said County, in the State aforesaid, do hereby certify that Andrew R. Soucek of HERITAGE BANK and Audrey Tancos who are personally known to me to be the Assistant Vice President and Assistant Secretary are 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, 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 affixed the corporate seal 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 29th day of December 1994.

Lana L. Clayton
(Notary Public)



BORROWER:

STEAMATIC CHICAGO SOUTH+++WEST, INC.
BY: Martin Brouwer MARTIN BROUWER Larry R. Strickland LARRY R. STRICKLAND Richard Brouwer RICHARD BROUWER

STATE OF ILLINOIS)
County of Cook)

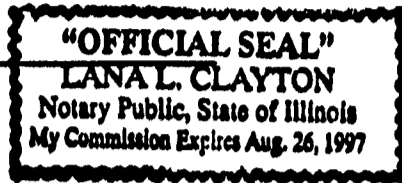
I, the undersigned a Notary Public in and for and residing in said County, in the State aforesaid, do hereby certify that Martin Brouwer, Larry R. Strickland and Richard

Brouwer 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 29th day of December, 1924.

Lana L. Clayton

(Notary Public)



RETURN TO:
Heritage Bank
17500 S. Oak Park Ave.
Tinley Park, IL 60477

THIS DOCUMENT WAS PREPARED BY:
LANA CLAYTON

