



MERCANTILE NATIONAL BANK OF INDIANA

5243 Hohman Avenue
Hammond, Indiana 46320
(219) 932-8220 "LENDER" Member FDIC

GRANTOR

Telephone Number

MODIFICATION AND EXTENSION OF MORTGAGE

BORROWER	GUARANTOR
ROMAN ANDY JANIEC and NATALIE JANIEC, Husband and Wife	TRUST DEPARTMENT MERCANTILE NATIONAL BANK
ADDRESS OF REAL PROPERTY: 576 State Street, Hammond, Lake County, Indiana	

THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 30th day of September 1997, is executed by and between the parties indicated above.

A. On June 26, 1991, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of One Hundred Twelve Thousand and No/100

(\$ 112,000.00), which Note was secured by a mortgage ("Mortgage") dated June 10, 1991 executed by Borrower or Grantor for the benefit of Lender and recorded in book _____ at page _____ filing date June 25, 1991 Instrument No. 91031561 in the office of the Recorder of Lake County, State of Indiana. (The Note and Mortgage and any other related documents including, but not limited to a Guaranty 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 September 30, 2000, at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Mortgage is hereby modified accordingly.

2. The parties acknowledge and agree that, as of September 30, 1997, the unpaid principal balance due under the Note was \$ 56,014.85, and the accrued and unpaid interest on that date was \$ _____.

3. The Mortgage is further modified as follows:
FULL PAYMENT OF BALANCE DUE, PLUS INTEREST ACCRUED, SHALL BE PAID BY BORROWER BY CERTIFIED CHECK OR WIRE TRANSFER

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.

BORROWER:
Roman Andy Janiec
ROMAN ANDY JANIEC
Natalie Janiec
NATALIE JANIEC

GRANTOR:

GUARANTOR:

97067031

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 OCT -6 AM 8:34
MORRIS W. CARTER
RECORDER

LENDER: MERCANTILE NATIONAL BANK OF INDIANA
TRUSTEE OF TRUST NO. 506401

BY: H.F. Smiddy
H.F. SMIDDY, SR. VICE PRESIDENT & TRUST OFFICER

State of INDIANA)
County of LAKE) ss.

Before me, a Notary Public in and for said County and State, personally appeared ROMAN ANDY JANIEC & NATALIE JANIEC, who acknowledged execution of the foregoing MODIFICATION and stated that the representations therein contained are true. Witness my hand and Notarial Seal this 30 day of September, 1997.

(NOTARIAL SEAL)

Arlene Banta
NOTARY PUBLIC
My County of Residence: _____
ARLENE BANTA
(Printed Signature) My Commission Expires April 16, 2000
County of Residence: LAKE

State of INDIANA)
County of LAKE) ss.

Before me, a Notary Public in and for said County and State, personally appeared H. F. SMIDDY, the SR. VP & Trust Offr of MERCANTILE NATIONAL BANK OF INDIANA, a(n) _____, who acknowledged execution of the foregoing MODIFICATION for and on behalf of said _____ and stated that the representations therein contained are true. Witness my hand and Notarial Seal this 30 day of September, 1997.

(NOTARIAL SEAL)

Arlene Banta
NOTARY PUBLIC
My County of Residence: LAKE
ARLENE BANTA
(Printed Signature)

My Notarial Commission Expires: 4/16/2000