

Chicago Title Insurance Company

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99083891

99 OCT 12 AM 10:01

MONIE W. CARTER
RECORDER

C199005358 M

RECORDATION REQUESTED BY:

COLE TAYLOR BANK
5501 W. 79th Street
Burbank, IL 60459

RETURN ADDRESS:

Cole Taylor Bank
Loan Services
P.O. Box 909743
Chicago, IL 60690-9743

SEND TAX NOTICES TO:

Terry A. White and Debra L. White
522 214th Street
Dyer, IN 46311

**Document is
NOT OFFICIAL!**

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 27, 1999, BETWEEN Terry A. White and Debra L. White, husband and wife, (referred to below as "Grantor"), whose address is 522 214th Street, Dyer, IN 46311; and COLE TAYLOR BANK (referred to below as "Lender"), whose address is 5501 W. 79th Street, Burbank, IL 60459.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 2, 1999 (the "Mortgage") recorded in Lake County, State of Indiana as follows:

Recorded April 12, 1999 in the Lake County of Indiana Recorder's Office as Document Number 99030877

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Lake County, State of Indiana:

LOT 19, SUBURBAN GARDENS 3RD ADDITION TO THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 30 PAGE 22 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as **522 214th Street, Dyer, IN 46311.** The Real Property tax identification number is Taxing Unit No: 12; Key No: 14-102-19.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

The principal balance of the "Promissory Note" secured by the aforesaid Mortgage has been increased the date of this Modification of Mortgage from \$50,000.00 to \$67,365.00. At no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$134,730.00.

The interest rate to be applied to the outstanding principal balance from time to time shall be at a rate of 11.375% per annum.

Handwritten initials: 14-ct ju

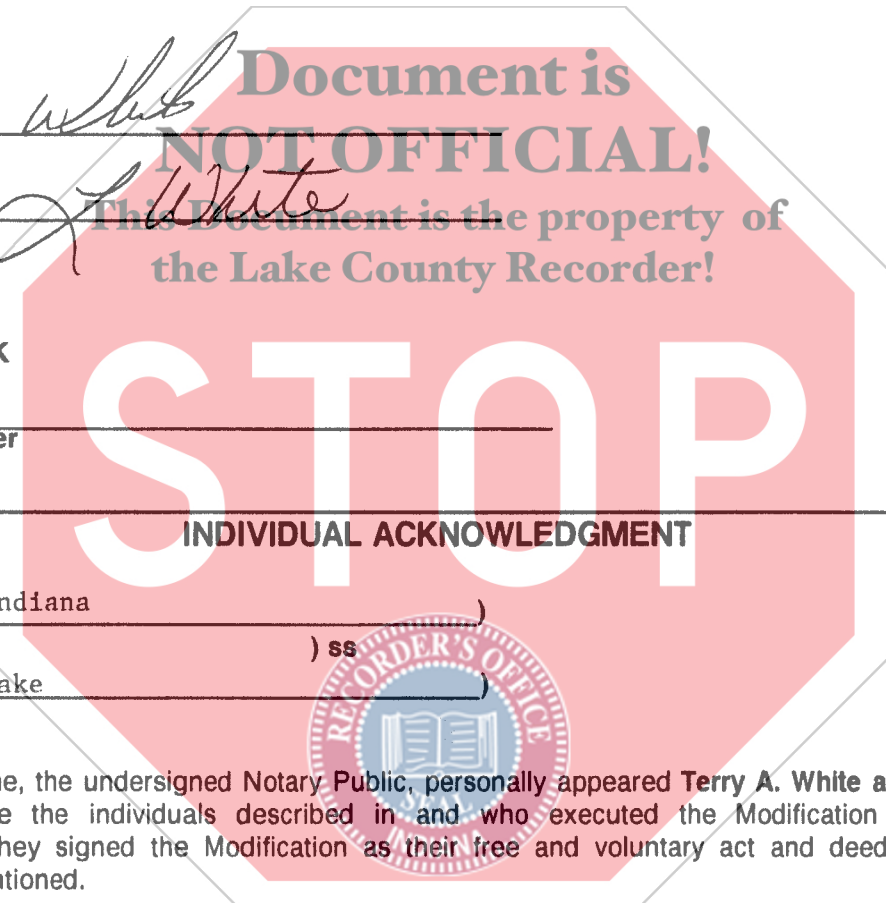
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X Terry A. White
Terry A. White

X Debra L. White
Debra L. White



LENDER:

COLE TAYLOR BANK

By: _____
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana)

) ss

COUNTY OF Lake)

On this day before me, the undersigned Notary Public, personally appeared **Terry A. White and Debra L. White**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27th day of September, 19 99.

By Brenda Sohovich Residing at _____

Notary Public in and for the State of _____

My commission expires _____

BRENDA SOHOVICH
Notary Public, State of Indiana
County of Porter
My Commission Expires 12/28/2006

RECORDING PAGE

