STATE OF INDIANA LAKE COUNTY FILLD

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Prepared by, and When recorded return to:

Bank One, Indiana, NA 1048 Lake Street Oak Park, IL 60301 Attention: J. Sienko – IL1-2489

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AMENDMENT TO MORTGAGE

This Amendment is made as of November 19, 1999 (the "Effective Date"), by The First National Bank of Crown Point, n/k/a Centier Bank, as Trustee under the Provisions of a Trust Agreement dated April 6, 1979, known as Trust No. 53-0160 (the "Mortgagor") and BANK ONE, INDIANA, NA, a national banking association, successor in interest to BANK ONE, MERRILLVILLE, NA. ("Mortgagee").

RECITALS

- A. Mortgagor previously executed and delivered to Mortgagee that certain Commercial Real Estate Mortgage and Assignment of Leases and Rents dated July 20, 1994 and recorded on August 2, 1994 with the Recorder of Lake County, Indiana, as Document No. 94054798 (the "Mortgage"), mortgaging and encumbering the real property, and all improvements thereon, described in Exhibit "A" attached hereto and incorporated herein by reference. The Mortgage was executed by Mortgagor to secure, among other things, a promissory note dated July 20, 1994 made by Jose H. Roig, M.D. and Kathleen Roig payable to the order of Mortgagee in the sum of \$701,877.04 (the "Note") and interest as specified therein, and all extensions, renewals, revisions, modifications and replacements thereof in whole or in part as provided in the Mortgage.
- B. Mortgagor and Mortgagee have entered into or contemplate entering into a Modification Agreement (the "Agreement") which, among other things, provides that
 - 1. the maturity date of the Note shall be amended, as more fully set forth below, and the Mortgagor and the Mortgagee, desire to enter into this Amendment to so amend the maturity date of the Note as stated in the Mortgage.
 - 2. in addition to the indebtedness, liabilities, and obligations secured by the Mortgage as stated therein, the Mortgage shall be amended so that it shall also secure that certain promissory note dated June 30, 1994 made by Jose H. Roig, M.D. and Kathleen Roig in the sum of \$770,066.33 (the "Second Note"), and a

1 CTIC Has made an accommodation recording of the instrument. We Have made no examination of the instrument or the land affected. 19/2

certain promissory note dated March 12, 1999 made by Jose H. Roig and Kathleen Roig in the sum of \$172,678.07 (the "Third Note"), and interest as specified therein and all extensions, renewals, revisions, modifications and replacements thereof in whole or in part, as more fully set forth below, and Mortgagor and Mortgagee desire to enter into this Amendment to so amend the Mortgage.

Now, therefore, in consideration of the premises, the promises hereinafter set forth and for other good and valuable consideration, the receipt of which, is hereby acknowledged, Mortgagor and Mortgagee hereby confirm and agree as follows:

AGREEMENT 1S

- 1. The Mortgage is hereby amended to provide that the maturity date of the Note is November 12, 2003. This Document is the property of
- the Lake County Recorder! 2. The Mortgage is hereby amended to provide that, in addition to all indebtedness, liabilities and obligations secured by the Mortgage, as stated therein, that the Mortgage shall secure (a) that certain promissory note dated June 30, 1994, in the principal amount of \$770,066.33 made by Jose H. Roig, M.D. and Kathleen Roig payable to the order of the Mortgagee and having a maturity date of October 30, 1999, together with all extensions, renewals, revisions, modifications and replacements thereof, in whole or in part (such promissory note, together with all extensions, renewals, revisions, modifications and replacements thereof, in whole or in part, being collectively referred to as the "Second Note"; and (b) that certain promissory note dated March 12, 1999, in the principal amount of \$172,678.07 made by Jose H. Roig and Kathleen Roig payable to the order of the Mortgagee and having a maturity date of November 12, 2003, together with all extensions, renewals, revisions, modifications and replacements thereof, in whole or in part (such promissory note, together with all extensions, renewals, revisions, modifications and replacements thereof, in whole or in part, being collectively referred to as the "Third Note";
- 3. Mortgagor confirms and restates all the representations and warranties contained in the Mortgage, as amended hereby, as of the date hereof.
- 4. Mortgagor will execute and deliver such further instruments and do such other things as in the sole opinion of Mortgagee are necessary or desirable to effect the intent of this Amendment and to secure to Mortgagee the benefits of all rights, authorities and remedies conferred upon Mortgagee by the terms of this Amendment. Without limiting the generality of the foregoing, Mortgagor, at its expense, will perform all acts and execute and deliver all instruments necessary or required by Mortgagee in order to maintain the Mortgage, as amended hereby, as a lien on the real and personal property covered by the Mortgage, subject only to those encumbrances set forth in the Mortgage.

5. Mortgagor and Mortgagee hereby ratify and confirm the Mortgage, as amended hereby, in all respects and acknowledge and agree that the terms of the Mortgage, as amended hereby, remain in full force and effect.



IN WITNESS WHEREOF, this Amendment is duly executed by Mortgagor and Mortgagee as of the Effective Date.

THE FIRST NATIONAL BANK OF CROWN POINT, N/K/A CENTIER BANK, as Trustee under the Provisions of a Trust Ageement Dated April 6, 1979, known as Trust No. 53-0160

Documby: April Slugger

OT OF Title: Trust Office

This Document is the property of the Lake Coursell BANKONE, INDIANA, NA, a national banking association

By: Mario K. Steamenson Name: Davio K. Steamenson Title: Vice President

STATE OF INDIANA)		
COUNTY OF Sake)		
Before me, a Notary Public in and for the above County and State, personally appeared Daniel K Stephenen, the Usin Durident of Bank One, Indiana, NA, a national banking association, who as such officer acknowledged the execution of the foregoing instrument for and on behalf of said national association.		
WITNESS my hand and Notarial S	Seal this and day of March	, 20 <u>00</u> .
NOT This Document	Signature Jackie Madeau Printed: Jackie Wadeau Notary Public ment is the property of	
My Commission expires: ///13/00 My County of Residence: Parter	e County Recorder!	
STATE OF INDIANA) SS: COUNTY OF (All) Refore me, a Notary Public in and	for the above County and State, personal	ly annegred
Before me, a Notary Public in and for the above County and State, personally appeared April Sopski , a trustee of THE FIRST NATIONAL BANK OF		
CROWN POINT, N.K.A CENTIER BAN acknowledged the execution of the forego		
WITNESS my hand and Notarial s	seal this 27th day of March	, 20 <u>00</u> .
	Signature: Kathy Jones Printed: Kathryn Johes	The state of the s
	Notary Public	
My County of Residence: 1/17-200 Lake	<u>2</u>	

EXHIBIT "A"

All of that real estate located in Lake County, Indiana, which is further described as follows:

UNITS 1 AND 2, RAD PROFESSIONAL CONDOMINIUM, A HORIZONTAL PROPERTY REGIME, AS RECORDED AS DOCUMENT NO. 94041760 UNDER THE DATE OF JUNE 3, 1994, IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA, AND THE UNDIVIDED INTEREST IN THE COMMON ELEMENTS APPERTAINING THERETO.

Commonly known as: 8510-8528 Broadway, Merrillville, Indiana erty of

the Lake County Recorder!

Key Nos. 15-637-1 and 15-637-2

