

Chicago Title Insurance Company

STATE OF INDIANA  
LAKE COUNTY  
FILED RECORD

2000 025276

2000 APR 13 AM 9:54

MORTGAGE CENTER  
RECORDER

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 February 28, 2000 (the "Effective Date"), by RIDGE M.H.P. ASSOCIATES, LTD., a Michigan corporation (the "Mortgagor") and BANK ONE, INDIANA, NA, a national banking association, successor in interest to NBD Bank, N.A. ("Mortgagee").

RECITALS

A. Mortgagor previously executed and delivered to Mortgagee that certain Mortgage dated March 28, 1996 and recorded on April 2, 1996 with the Recorder of Lake County, Indiana, as Document No. 96020979 (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 March 28, 1996 made by Mortgagor payable to the order of Mortgagee in the sum of \$550,000.00 (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. the principal amount of the Note shall be increased, as more fully set forth below, and the Mortgagor and the Mortgagee desire to enter into this Amendment to so amend the principal amount of the Note as stated in the Mortgage.

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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

1. The Mortgage is hereby amended to provide that the maturity date of the Note is February 1, 2003.
2. The Mortgage is hereby amended to provide that the principal amount of the Note is \$622,044.00.
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.

RIDGE M.H.P. ASSOCIATES, LTD., a Michigan corporation

By: [Signature]  
Name: JOSEPH PALUZZI  
Title: PRESIDENT

Document [Signature]  
NOT OFFICIAL  
By: [Signature]  
Name: MICHAEL ALDOMADES  
Title: VICE-PRESIDENT - SEC1

This Document is the property of  
the Lake County BANK ONE, INDIANA, NA, a national  
banking association

**STOP**

By: [Signature]  
Name: Jeffery B Glass  
Title: Commercial Banking Officer



STATE OF INDIANA )  
 ) SS:  
COUNTY OF Lake )

Before me, a Notary Public in and for the above County and State, personally appeared Jeffrey B Glass, the Commercial Banking Officer 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 Seal this 7th day of April, 2000.

Signature: [Signature]  
Printed: DANITA P. GEE, Notary Public

My Commission Expires: September 23, 2000  
Resident of Porter County, Indiana

My Commission expires: This Document is the property of  
My County of Residence: the Lake County Recorder!

STATE OF MICHIGAN )  
 ) SS:  
COUNTY OF OAKLAND )

Before me, a Notary Public in and for the above County and State, personally appeared Joseph Paluzzi and Michael Andondiades, the President and Secretary of RIDGE MHP ASSOCIATES, LTD., a Michigan corporation, who, as such officers, acknowledged the execution of the foregoing instrument for and on behalf of said corporation.

WITNESS my hand and Notarial Seal this 28th day of February, 2000.

Signature: [Signature]

Printed: INDIAN Samer N. Gorial

Notary Public

My Commission Expires: December 27, 2000  
My County of Residence: Oakland



**EXHIBIT "A"**

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

**INSERT LEGAL DESCRIPTION**

THE EAST 320 FEET OF THE WEST 933.38 FEET OF THE SOUTH 130 RODS OF THE FOLLOWING DESCRIBED TRACT: GOVERNMENT LOT 2 IN SECTION 19 AND THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 30, TOWNSHIP 36 NORTH, RANGE 8 WEST OF THE SECOND PRINCIPAL MERIDIAN, IN LAKE COUNTY, INDIANA, EXCEPTING THEREFROM THE RIGHT OF WAY OF THE NEW YORK, CHICAGO AND ST. LOUIS RAILROAD.

Commonly known as: 3650 Ridge Road, Gary, Indiana

