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Mercantile BANK

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 045447

2002 MAY 15 AM 9:30

Account Number

16504450

MORRIS W. CARTER
RECORDER

**MODIFICATION AND EXTENSION
OF MORTGAGE**

62-22572M

Chicago Title Insurance Company

BORROWER		MORTGAGOR	
Richard G. Reffkin Deanna M. Reffkin		Richard G. Reffkin Deanna M. Reffkin	
ADDRESS		ADDRESS	
1915 Mirmar Munster, IN 46321		1915 Mirmar Munster, IN 46321	
TELEPHONE NO.	IDENTIFICATION NO.	TELEPHONE NO.	IDENTIFICATION NO.
ADDRESS OF REAL PROPERTY: 1915 Mirmar, Munster, IN 46321			

Document is NOT OFFICIAL!

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THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 22nd day of March 2002, is executed by and between Mortgagor and Mercantile National Bank of Indiana

("Lender").

- A. On 06/01/94 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 Thousand Dollars (\$100,000), which Note was secured by a mortgage ("Mortgage") executed by Mortgagor for the benefit of Lender encumbering the real property described on Schedule A below and recorded on 06/07/94 in the records of the recorder of Lake County, Indiana. The Note and Mortgage and any other related documents 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 04-10-2012, at which time all outstanding sums due to Lender under the Note shall be paid in full.
 2. The parties acknowledge and agree that as of the date hereof, the amount of the lien of the Mortgage under the Loan is unchanged.

MORTGAGOR ACKNOWLEDGES THAT MORTGAGOR HAS READ, UNDERSTANDS, AND AGREES TO THE TERMS AND CONDITIONS OF THIS AGREEMENT, INCLUDING THOSE ON THE REVERSE HEREOF.

Dated: 3/22/02

MORTGAGOR:

Richard G. Reffkin
Richard G. Reffkin

MORTGAGOR:

MORTGAGOR:

Deanna M. Reffkin
Deanna M. Reffkin

MORTGAGOR:

MORTGAGOR:

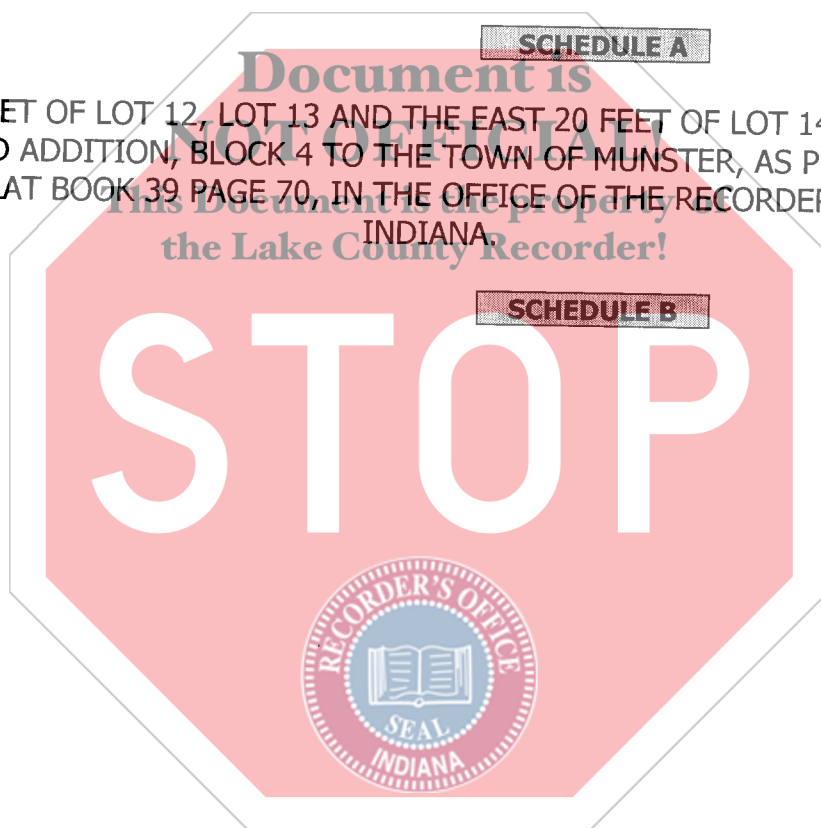
MORTGAGOR:

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h.A
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3. The Mortgage is further modified as follows:

4. Mortgagor represents and warrants that Mortgagor owns the property free and clear of any liens or encumbrances other than the liens described on Schedule B below.
5. 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.
6. Mortgagor agrees to execute any additional documents which may be required by Lender to carry out the intention of this Agreement. As of the date this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.

SCHEDULE A
Document is
THE WEST 10 FEET OF LOT 12, LOT 13 AND THE EAST 20 FEET OF LOT 14 IN HILL AND VALE
ESTATES, THIRD ADDITION, BLOCK 4 TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF,
RECORDED IN PLAT BOOK 39 PAGE 70, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY,
INDIANA.
This Document is the Property of
the Lake County Recorder!



Page 2 of 3 RGR
DMR

STATE OF INDIANA)
COUNTY OF Lake) ss:

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Richard G. Reffkin & Deanna M. Reffkin, who executed the foregoing Extension & Amendment in my presence and stated that the representations contained therein are true.

Witness my hand and Notarial Seal this 22nd day of March, 2002.

Margaret A. Waechter
Notary Public Residing in Lake County
Margaret A. Waechter
Printed Signature

My Commission Expires: 4/27/08

STATE OF INDIANA)
COUNTY OF _____) ss:

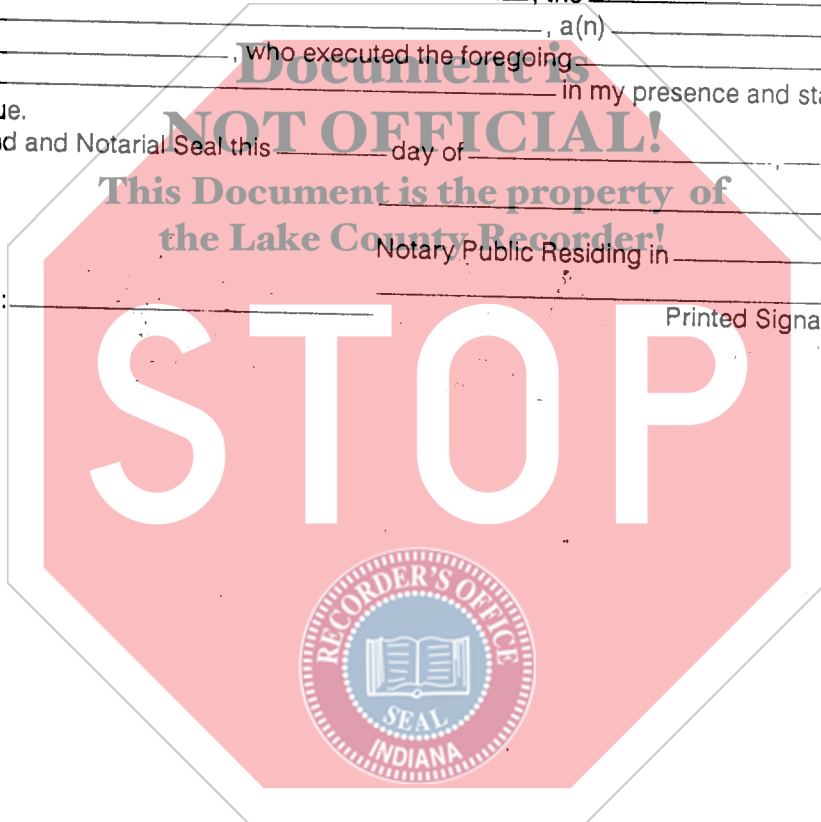
Before me, the undersigned, a Notary Public in and for said County and State, personally appeared _____, the _____ of _____, a(n) _____, who executed the foregoing _____ for and on behalf of said _____ in my presence and stated that the representations contained therein are true.

Witness my hand and Notarial Seal this _____ day of _____.

Notary Public Residing in _____ County

My Commission Expires: _____

Printed Signature



THIS DOCUMENT WAS PREPARED BY:

AFTER RECORDING RETURN TO LENDER.