

2002 065766

2002 JUL 23 EL 10: 36 ME MARITER RECORDER

RECORDATION REQUESTED BY: FIRST CHOICE BANK 2000 WEST STATE STREET SUITE E GENEVA, IL 60134

WHEN RECORDED MAIL TO: FIRST CHOICE BANK 2000 WEST STATE STREET SUITE E GENEVA, IL 60134

SEND TAX NOTICES TO: MARY THERESE DELL 1343 S MAIN STREET WHEATON, IL 60187

Document 1s MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 2, 2002, is made and executed between MARY THERESE DELL, whose address is 1343 S MAIN STREET, WHEATON, IL 60187 (referred to below as "Grantor") and FIRST CHOICE BANK, whose address is 2000 WEST STATE STREET, SUITE E, GENEVA, IL 60134 (referred to below as "Lander")

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 13, 2001 (the "Mortgage") to below as "Lender"). which has been recorded in LAPORTE County, State of Indiana, as follows:

RECORDED IN THE OFFICE OF THE LAPORTE COUNTY RECORDER, STATE OF INDIANA AS

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in INSTRUMENT NO 2001-24658 ON NOVEMBER 27, 2001.

UNIT 406 IN DUNESCAPE BEACH CLUB CONDOMINIUMS PHASE I, TOGETHER WITH AN UNDIVIDED LAPORTE County, State of Indiana: INTEREST IN THE COMMON AREA AS RECORDED IN THE DECLARATION OF A HORIZONTAL PROPERTY INTEREST IN THE COMMON AREA AS RECURDED IN THE DECLARATION OF A HURIZUNTAL PROPERTY OWNERSHIP RECORDED JANUARY 30, 1990 ON MICROFILM RECORD AS #90-1156 AND PLAT RECORDED IN CONDO RECORD 1, PAGES 45-47; AFFIDAVIT WITH AMENDED RESOLUTION AND RECORDED IN CONDO RECORDED DECEMBER 11, 1992 ON MICROFILM RECORD #92-21790; AND BY-LAWS ATTACHED RECORDED DECEMBER 11, 1992 ON MICROFILM RECORD #95 00005. CERTIFICATE OF AMENDMENTS RECORDED JANUARY 23, 1995 ON MICROFILM RECORD #95-00885;

06021798

HOLD FOR FIRST AMERICAN TITLE

MODIFICATION OF MORTGAGE (Continued)

Loan No: 70035

AND AMENDED BY CERTIFICATE OF AMENDMENTS RECORDED DECEMBER 16, 1997 ON MICROFILM Page 2

The Real Property or its address is commonly known as 100 LAKE SHORE DRIVE, MICHIGAN CITY, IN MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

THE ORIGINAL MORTGAGE DATED NOVEMBER 13, 2001 INCLUDED RONALD M. DELL AS GRANTOR IN ERROR. THE PURPOSE OF THIS MODIFICATION IS TO REMOVE RONALD M. DELL AS GRANTOR. THE ONLY GRANTOR IN THIS MORTGAGE SHOULD BE MARY THERESE DELL.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 2, 2002. **GRANTOR:**

This Document is the property of the Lake County Recorder!

MARY THERESE DELL, Individually

LENDER:

Authorized Signer

HOLD FOR FIRST AMERICAN TITLE

MODIFICATION OF MORTGAGE (Continued)

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Loan No: 70035 INDIVIDUAL ACKNOWLEDGMENT OFFICIAL SEAL ROBBIE J ANDERSON Shuses) SS IOTARY PUBLIC, STATE OF ILLINO MY COMMISSION EXPIRES:08/18/05) On this day before me, the undersigned Notary Public, personally appeared MARY THERESE DELL, to me COUNTY OF _ known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes day of ____ therein mentioned. Given under my hand and official seal this _____ Residing at 7. andrever My commission expires____ Notary Public in and for the State of_ LENDER ACKNOWLEDGMENT ient is the property of OFFICIAL SEAL the Lake County Recorder! ROBBIE J ANDERSON) SS 8910N EXPINES:08/19/0 before me, the undersigned COUNTY OF and known to me to be the_, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender. My commission expires_ Notary Public in and for the State of

This Modification of Mortgage was prepared by: MICHELLE GOLDEN, CREDIT ADMIN

