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2002 111897

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2002 DEC -5 AM 8:54

MORRIS W. CARTER  
RECORDER

RECORDATION REQUESTED BY:  
South Holland Trust & Savings Bank  
South Holland - Main  
16178 South Park Avenue  
South Holland, IL 60473

WHEN RECORDED MAIL TO:  
South Holland Trust & Savings Bank  
South Holland - Main  
16178 South Park Avenue  
South Holland, IL 60473

SEND TAX NOTICES TO: 11.<sup>00</sup>  
South Holland Trust & Savings Bank  
South Holland - Main  
16178 South Park Avenue  
South Holland, IL 60473

Document is

**NOTICE OF MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated November 26, 2002, is made and executed between DJB Management, whose address is 7100 Broadway, Merrillville, IN 46410 (referred to below as "Grantor") and South Holland Trust & Savings Bank, whose address is 16178 South Park Avenue, South Holland, IL 60473 (referred to below as "Lender").

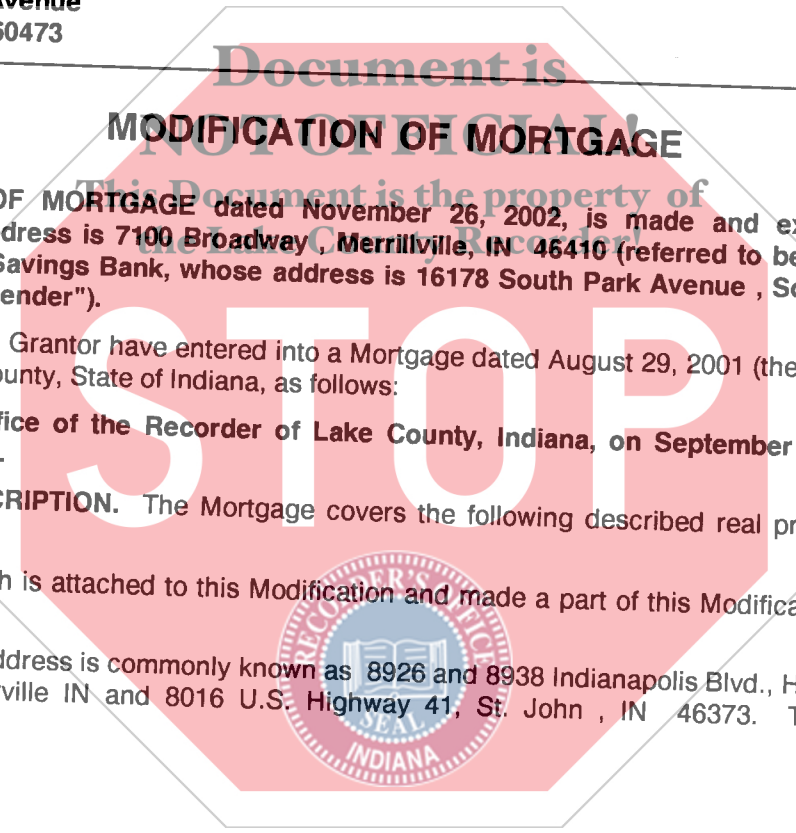
MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 29, 2001 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Recorded in the Office of the Recorder of Lake County, Indiana, on September 5, 2001 as document number 2001 070536.

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

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 8926 and 8938 Indianapolis Blvd., Highland IN, 7950-7990 US Highway 41, Schererville IN and 8016 U.S. Highway 41, St. John, IN 46373. The Real Property tax



17-00  
LP  
ck  
693103

**MODIFICATION OF MORTGAGE  
(Continued)**

Loan No: 0002

identification number is See Exhibit "A"

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

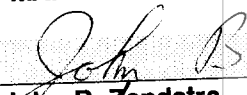
The definition of Note will be modified to add, in addition to the original promissory Note dated August 29, 2001, a Promissory Note dated November 26, 2002 in the original principal amount of \$250,000.00. This Note is a revolving credit with a variable rate. .


**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 NOVEMBER 26, 2002.**

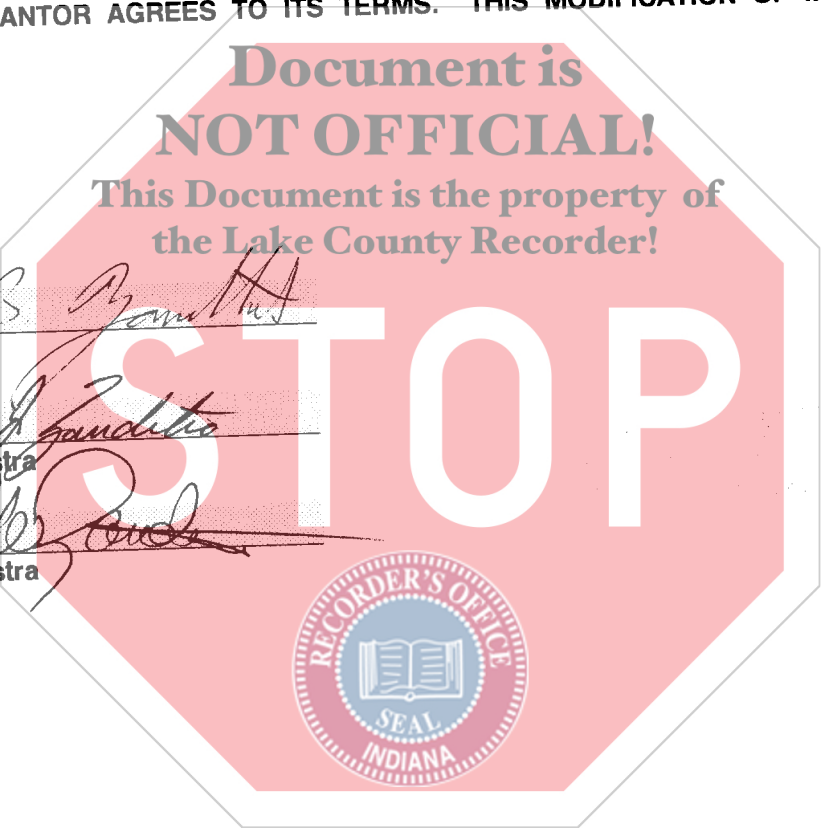
**GRANTOR:**

**DJB MANAGEMENT**

By:   
John B. Zandstra

By:   
William J. Zandstra

By:   
Daniel W. Zandstra



LENDER:

X Christine M. Ziem  
Authorized Signer

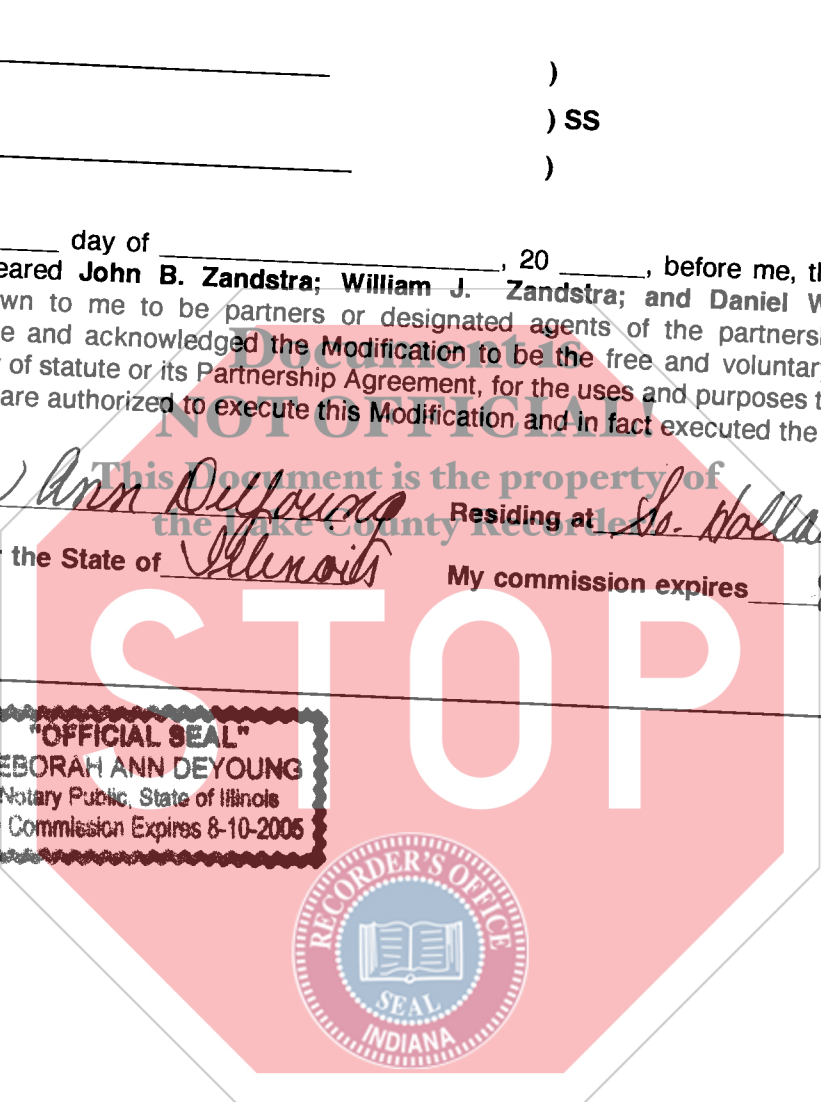
PARTNERSHIP ACKNOWLEDGMENT

STATE OF \_\_\_\_\_ )

COUNTY OF \_\_\_\_\_ ) SS  
\_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me, the undersigned Notary Public, personally appeared **John B. Zandstra; William J. Zandstra; and Daniel W. Zandstra of DJB Management**, and known to me to be partners or designated agents of the partnership that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the partnership, by authority of statute or its Partnership Agreement, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the partnership.

By Deborah Ann DeYoung Residing at St. Holland, Illinois  
Notary Public in and for the State of Illinois My commission expires 8-10-2005



MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 0002

LENDER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_ )  
 ) SS  
COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me, the undersigned Notary Public, personally appeared \_\_\_\_\_ 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.

By Deborah Ann DeYoung Residing at S. Holland, Illinois  
Notary Public in and for the State of Illinois My commission expires 8-10-2005



This Modification of Mortgage was prepared by: Lori Saulters, Commercial Loan Associate  
the Lake County Recorder!

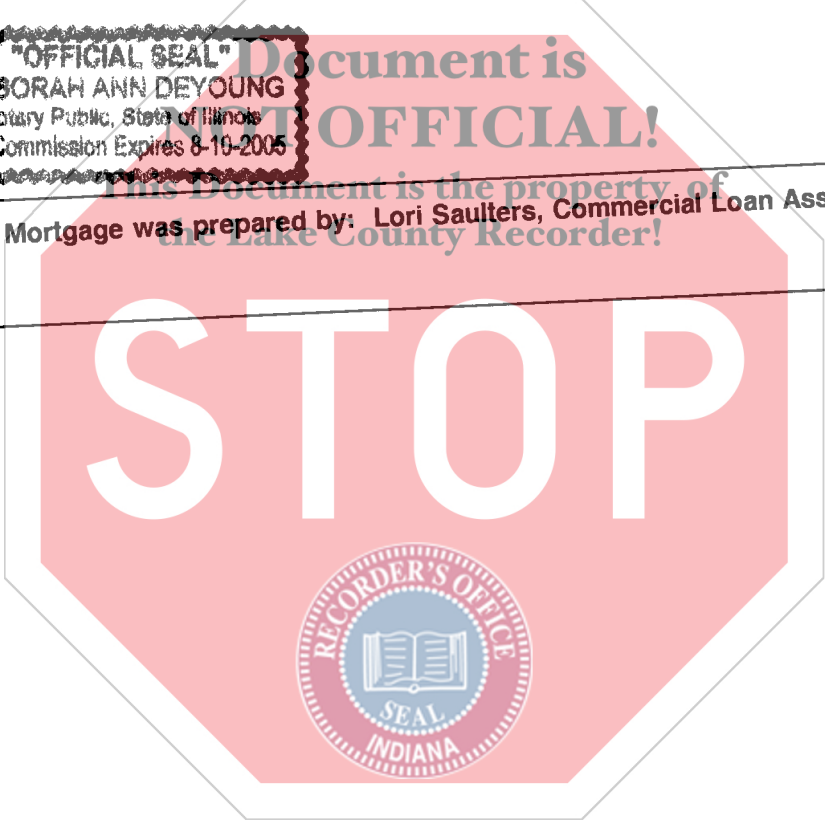


EXHIBIT "A"

Legal Description

*Parcel I*

8016 U.S. Highway 41, St. John, IN Town of St. John  
Lot 1 in Ahlborn's Scenic Addition, in the , as per plat thereof,  
recorded in Plat Book 30, page 98, in the Office of the Recorder of Lake County,  
Indiana.  
Key No. 13-233-1, Unit 20

*Parcel II*

7950-7990 U.S. Highway 41, Schererville IN  
Lot 1 in Dunhill Addition, in the Town of Schererville, as per plat thereof, recorded  
in Plat Book 86, page 76, in the Office of the Recorder of Lake County, Indiana,  
and as amended by certificate recorded September 21, 2000, as Document Number  
2000 069208  
Key No. 13-699-1, Unit 20

*Parcel III*

8926 Indianapolis Blvd., Highland IN  
Lots 6 and 7 in Lukos Park Addition to Highland, as per plat thereof, recorded in  
Plat Book 20, page 53, in the Office of the Recorder of Lake County, Indiana.  
Key No. 27-136-6, Unit 16

*Parcel IV*

8938 Indianapolis Blvd., Highland IN  
Lots 8 and 9 in Lukos Park Addition to Highland, as per plat thereof, recorded in  
Plat Book 20, page 53, in the Office of the Recorder of Lake County, Indiana.  
Key No. 27-136-8 Unit 16

