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RECORDATION REQUESTED BY:
FIRST MIDWEST BANK
300 PARK BOULEVARD,
SUITE 400
ITASCA, IL 60143

WHEN RECORDED MAIL TO:
FIRST MIDWEST BANK
P.O. BOX 9003
GURNEE, IL 60031-2502

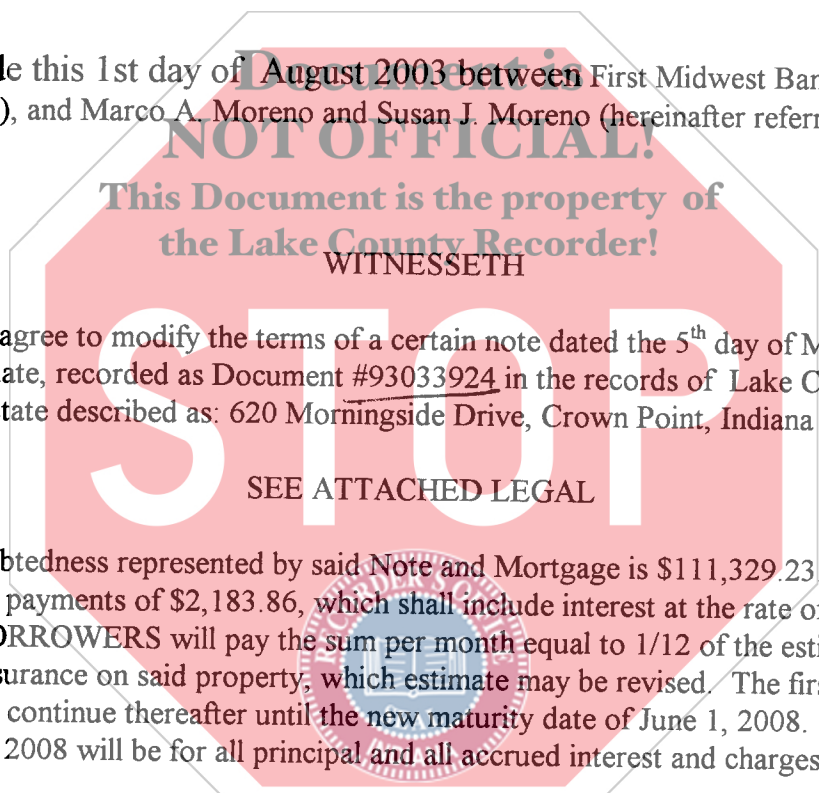


2003 107306

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2003 OCT -7 AM 10:49
NORRIS W. CARTER
RECORDER

**MODIFICATION OF LOAN #10160141 AND
MORTGAGE DATED MAY 5, 1993**

This agreement made this 1st day of August 2003 between First Midwest Bank successor in interest to Heritage Bank (Lender), and Marco A. Moreno and Susan J. Moreno (hereinafter referred to as "Borrower(s)"),



That the parties hereto agree to modify the terms of a certain note dated the 5th day of May 1993 secured by a mortgage of the same date, recorded as Document #93033924 in the records of Lake County, Indiana, and encumbering the real estate described as: 620 Morningside Drive, Crown Point, Indiana 46307

That the remaining indebtedness represented by said Note and Mortgage is \$111,329.23. That said indebtedness shall be paid in monthly payments of \$2,183.86, which shall include interest at the rate of 5.375% per annum, and that in addition, said BORROWERS will pay the sum per month equal to 1/12 of the estimate to be sufficient to pay annual taxes and insurance on said property, which estimate may be revised. The first payment shall begin on September 1, 2003 and continue thereafter until the new maturity date of June 1, 2008. Borrower's final payment due on June 1, 2008 will be for all principal and all accrued interest and charges not yet paid.

That this AGREEMENT supplements the above described note and mortgage. That all terms contained in said note and mortgage shall remain in full force and effect, except those herein expressly modified and that the BORROWERS agree that they will perform and observe the covenants and conditions of said note and mortgage so modified and that they will pay the interest and principal secured by said mortgage when due.

That the terms of this AGREEMENT shall be binding upon the heirs, personal representatives, and assigns of the BORROWERS.

10160141

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285-693649
JG

IN WITNESS WHEREOF, we have placed our names on this 1st day of August, 2003.

(Seal) Marco A. Moreno (Seal)
-Witness -Borrower

Susan J. Moreno (Seal)
Susan J. Moreno -Borrower

FIRST MIDWEST BANK

By: Haward Koehler
-Lender



ILLINOIS
STATE OF ~~INDIANA~~
COUNTY OF ~~LAKE~~ COOK

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Marco A. Moreno and Susan J. Moreno personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that he/she/they signed and delivered the said instrument, as their free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notary seal this 16 day of September, 2003

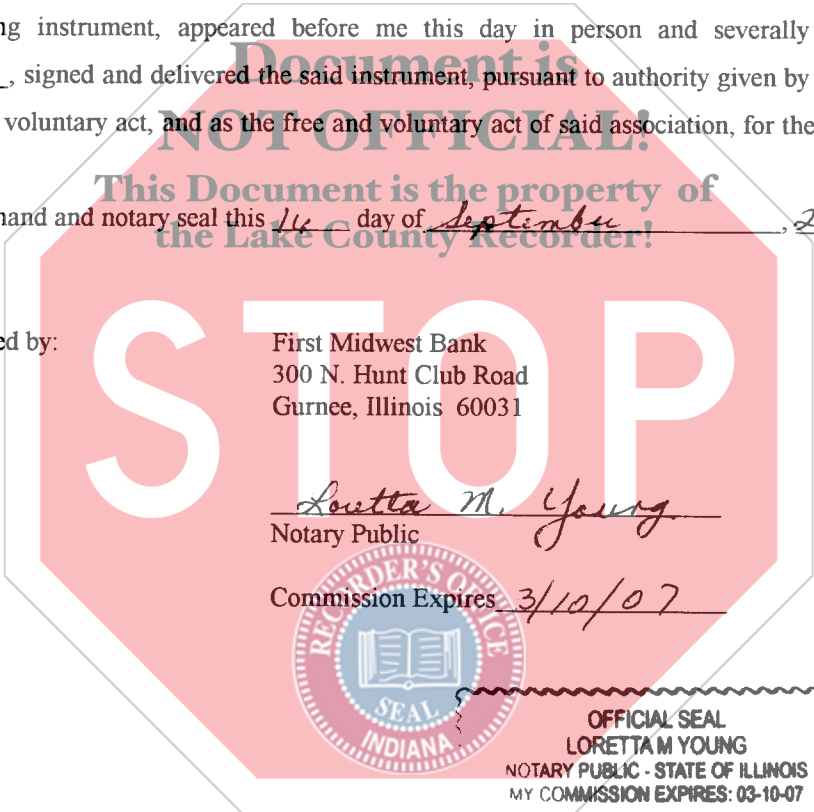
Loretta M. Young
Notary Public
Commission Expires 3/10/07



ILLINOIS
STATE OF ~~INDIANA~~
COUNTY OF ~~LAKE~~ COOK

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that HOWARD KOCKLER personally known to me to be the FIRST VICE PRES. of said association, and personally known to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such FIRST VICE PRESIDENT, signed and delivered the said instrument, pursuant to authority given by the Board of Directors of said association, as her free and voluntary act, and as the free and voluntary act of said association, for the uses and purposes therein set forth.

GIVEN under my hand and notary seal this 16 day of September, 2003



This instrument was prepared by:

First Midwest Bank
300 N. Hunt Club Road
Gurnee, Illinois 60031

Loretta M. Young
Notary Public
Commission Expires 3/10/07



LEGAL DESCRIPTION

P.I.N.#9-458-37

PROPERTY COMMONLY KNOWN AS: 620 Morningside Drive, Lake Crown Point, Indiana 46307

Lot 37, Briar Estates, in the City of Crown Point, as shown in Plat Book 64, Page 41, in Lake County, Indiana



RECORDING PAGE

