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MORRIS W. CARTER
RECORDER

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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is May 4, 2004. The parties and their addresses are:

MORTGAGOR:

PARIKH & PATEL, L.L.C.
An Indiana Limited Liability Company
8300 Louisiana Street
Merrillville, Indiana 46410-6312

LENDER:

CENTIER BANK
Organized and existing under the laws of Indiana
600 East 84th Avenue
Merrillville, Indiana 46410
TIN: 35-0161790

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated October 29, 2003 and recorded on November 3, 2003 (Security Instrument). The Security Instrument was recorded in the records of Lake County, Indiana at 2293 North Main Street, Crown Point, Indiana as Document Number 2003 117153 in the original amount of \$595,000.00 and covered the following described Property:

See Exhibit A

The property is located in Lake County at 1130 Lincoln Highway, Schererville, Indiana 46375.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Maximum Obligation Limit. The maximum obligation provision of the Security Instrument is modified to read:

(1) Maximum Obligation Limit. The total principal amount secured by this Security Instrument at any one time will not exceed \$675,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

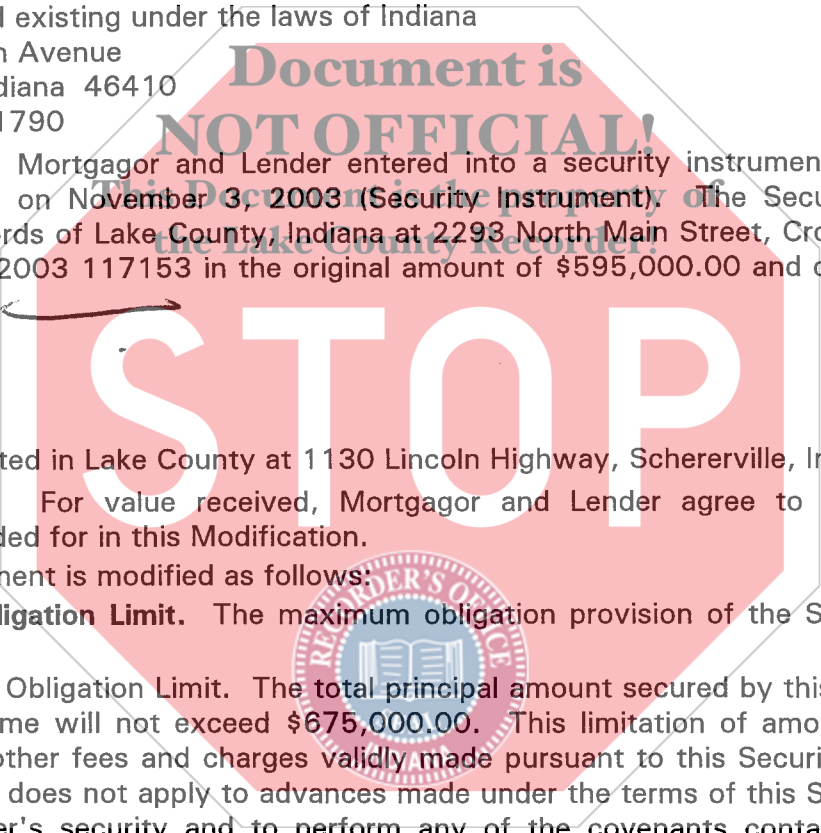
B. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. This Security Instrument will secure the following Secured Debts:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A renewal note or other agreement, No. 36095, dated May 4, 2004, from Mortgagor to Lender, with a loan amount of \$675,000.00 and maturing on May 4, 2024.

(b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign

Chicago Title Insurance Company



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this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

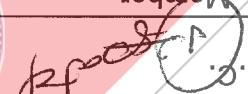
3. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor continues to be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, mortgage and warrant the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

4. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

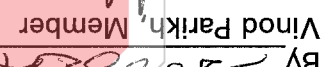
5. ADDITIONAL TERMS. The Original Maximum Obligation Limit has increased from \$595,000 to \$675,000.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

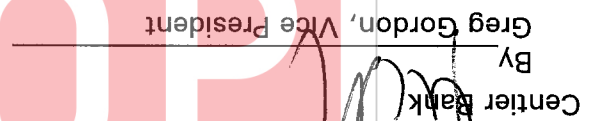
MORTGAGOR:

By  Vinod Parikh, Member
Kishor K. Patel, Member



By  Vinod Parikh, Member

LENDER:

By  Greg Gordon, Vice President
Center Bank



ACKNOWLEDGMENT.

(Business or Entity)

State OF IN, County OF Lake ss.
Before me, Elaine Vandenburg, a Notary Public this 4th day of
May, 2004, Kishor K. Patel - Member and Vinod Parikh - Member of Parikh
& Patel, L.L.C. a Limited Liability Company acknowledged the execution of the annexed instrument
of the Limited Liability Company.

My commission expires:

(Notary Public)

Elaine Vandenburg

ELAINE VAN DENBURG
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires August 29, 2009
Resident of Lake County, Indiana

(Notary's County)

Lake



(Lender Acknowledgment)

State OF IN, County OF Lake ss.
Before me, Elaine Vandenburg, a Notary Public this 4th day of
May, 2004, Greg Gordon -- Vice President of Centier Bank, a corporation,
acknowledged the execution of the annexed instrument of the corporation.

My commission expires:

(Notary Public)

Elaine Vandenburg

ELAINE VAN DENBURG
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires August 29, 2009
Resident of Lake County, Indiana

(Notary's County)

Lake

This instrument was prepared by Greg Gordon, Vice President, Centier Bank, 600 East 84th Ave.,
Merrillville, Indiana 46410

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Exhibit A

Parcel 1:

Part of Lot 1, in Sorrels Subdivision, an addition to Schererville, Indiana, as per plat thereof, recorded in Plat Book 79, page 67, in the Office of the Recorder of Lake County, Indiana, described as follows:

beginning at the Southeast corner of said Lot 1; thence North 04 degrees 00 minutes 30 seconds West, along the East line of said Lot 1, 213.84 feet; thence North 89 degrees 10 minutes 52 seconds West, 179.96 feet to the West line of said Lot 1; thence South 04 degrees 00 minutes 30 seconds East, along said West line, 213.53 feet to the South line of said Lot 1; thence South 89 degrees 10 minutes 52 seconds East, along said South line, 63.97 feet to the beginning of a curve to the left on said South line; thence continuing along said South line along said curve, having a radius of 17579.47 feet, an arc distance of 116.02 feet to the point of beginning.

Parcel 2:

A non-exclusive easement for drainage and utilities, for the benefit of Parcel 1, over and across the following described land:

Part of Lot 1, in Sorrels Subdivision, an addition to Schererville, Indiana, as per plat thereof, recorded in Plat Book 79, page 67, in the Office of the Recorder of Lake County, Indiana, described as follows:

the East 25.00 feet of the North 550.00 feet of said Lot 1.

Parcel 3:

A non-exclusive easement for drainage and utilities, for the benefit of Parcel 1, over and across the following described land:

Part of Lot 1, in Sorrels Subdivision, an addition to Schererville, Indiana, as per plat thereof, recorded in Plat Book 79, page 67, in the Office of the Recorder of Lake County, Indiana, described as follows:

commencing at the Southeast corner of said Lot 1; thence North 04 degrees 00 minutes 30 seconds West, along the East line of said Lot 1, 213.84 feet to the point of beginning; thence North 89 degrees 10 minutes 52 seconds West, 96.01 feet; thence North 02 degrees 51 minutes 35 seconds West, 149.20 feet; thence North 87 degrees 08 minutes 20 seconds East, 92.70 feet to the East line of said Lot 1; thence South 04 degrees 00 minutes 30 seconds East, along said East line, 155.39 feet to the point of beginning.

