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**RECORDATION REQUESTED BY:**  
First National Bank of Illinois  
3256 Ridge Rd.  
Lansing, IL 60438

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2004 046364

2004 JUN -3 AM 9:19

MORRIS J. SUMNER  
RECORDER

**WHEN RECORDED MAIL TO:**  
First National Bank of Illinois  
3256 Ridge Rd.  
Lansing, IL 60438

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**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:

**Document is NOT RECORDED**  
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Robert Pirko, Senior Vice-President  
FIRST NATIONAL BANK OF ILLINOIS  
3256 Ridge Rd.  
Lansing, IL 60438

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated April 20, 2004, is made and executed between Gilbert W. Rynberk and Rose A. Rynberk, his wife (referred to below as "Grantor") and First National Bank of Illinois, whose address is 3256 Ridge Rd., Lansing, IL 60438 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated December 19, 2002 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Recorded January 16, 2003 as document no. 2003-005350.

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

LOT 77, IN MALLARD COVE ESTATES UNIT 2, IN THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 88 PAGE 97, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

The Real Property or its address is commonly known as 633 Hilbrich Crt, Dyer, IN 46311. The Real Property tax identification number is 14-289-26

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

Increase credit limit from \$50,000 to \$100,000.

**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 endorser 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

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**MODIFICATION OF MORTGAGE**

(Continued)

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 APRIL 20, 2004.

GRANTOR:

*[Signature]*  
X  
Gilbert W. Ryberk

LENDER:

*[Signature]*  
X  
Rose A. Ryberk

Authorized Signer

*[Signature]*  
X  
Mick M...  
M...  
M...

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Illinois

COUNTY OF Cook

This Document is the property of  
the Lake County Recorder!

**NOT OFFICIAL!**

On this day before me, the undersigned Notary Public, personally appeared Gilbert W. Ryberk and Rose A. Ryberk, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this

20th

day of

April

2004

By

*[Signature]*  
Jane Compton

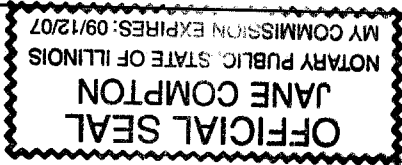
Residing at

*[Signature]*  
Lawrence M...

Notary Public in and for the State of Illinois

My commission expires

9-12-07



MODIFICATION OF MORTGAGE  
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
COUNTY OF COOK )

On this 20th day of April, 2004 before me, the undersigned Notary Public, personally appeared Robert A Pirko and known to me to be the Senior Vice President, 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 Jane Compton Residing at Lansing, Illinois

Notary Public in and for the State of Illinois

My commission expires 9-12-07

