

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2004 NOV 29 AM 10:41

MORRIS W. CARTER  
RECORDER

2004 100155

WHEN RECORDED MAIL TO:  
PEOTONE BANK AND TRUST COMPANY  
200 W. Corning Avenue  
Peotone, IL 60468

### MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated November 12, 2004, is made and executed between Ronald D. Olbrot and Deborah Olbrot, husband and wife, whose address is 524 Hauert Street, Peotone, IL 60468 (referred to below as "Grantor") and PEOTONE BANK AND TRUST COMPANY, whose address is 200 W. Corning Avenue, Peotone, IL 60468 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 24, 2004 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Document # 2004 081513, recorded September 22, 2004.

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

Lot 38, in West Creek Sunrise Ltd., as per plat thereof, recorded in Plat Book 92, Page 75, in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known as 14713 W. 154th Place, Cedar Lake, IN 46303. The Real Property tax identification number is Tax Unit No.: 10 Key No: 1-51-12

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

Increase Loan Amount from \$100,000.00 to \$200,000.00. Extend Maturity Date from November 24, 2004 to February 24, 2005. Interest Rate will remain unchanged.

16-  
Ce-  
#s 297151  
297153

**MODIFICATION OF MORTGAGE  
(Continued)**

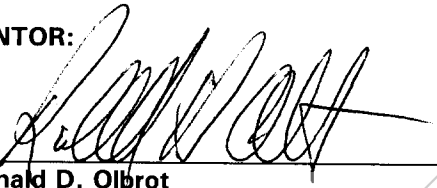
Loan No: 1400062320

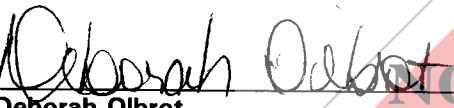
Page 2

**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.

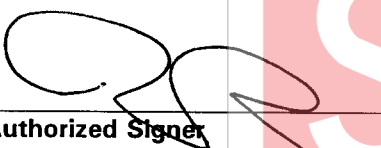
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 12, 2004.**

**GRANTOR:**

X   
\_\_\_\_\_  
Ronald D. Olbrot

X   
\_\_\_\_\_  
Deborah Olbrot

**LENDER:**

**PEOTONE BANK AND TRUST COMPANY**  
X   
\_\_\_\_\_  
Authorized Signer



MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 1400062320

INDIVIDUAL ACKNOWLEDGMENT

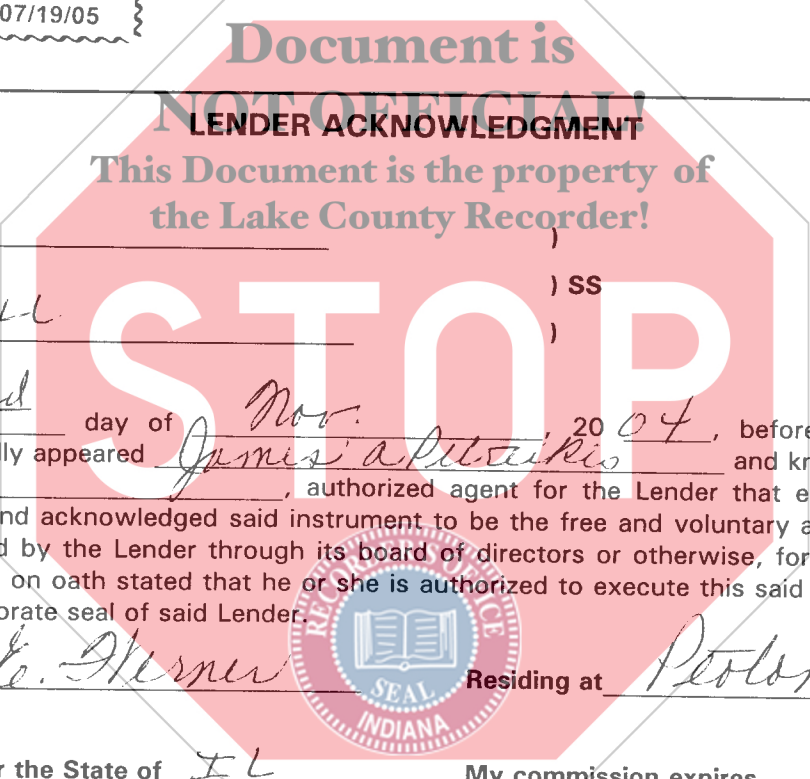
STATE OF IL )  
 ) SS  
COUNTY OF Will )

On this day before me, the undersigned Notary Public, personally appeared **Ronald D. Olbrot and Deborah Olbrot**, 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 22<sup>nd</sup> day of Nov., 2004.  
By Joyce E. Werner Residing at Peotone

OFFICIAL SEAL  
JOYCE E. WERNER  
NOTARY PUBLIC - STATE OF ILLINOIS  
MY COMMISSION EXPIRES 07/19/05

Notary Public in and for the State of IL My commission expires 7-19-05



STATE OF IL )  
 ) SS  
COUNTY OF Will )

On this 22<sup>nd</sup> day of Nov., 2004, before me, the undersigned Notary Public, personally appeared James A. [unclear] and known to me to be the Asst. V.P., 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 Joyce E. Werner Residing at Peotone

Notary Public in and for the State of IL My commission expires 7-19-05

OFFICIAL SEAL  
JOYCE E. WERNER  
NOTARY PUBLIC - STATE OF ILLINOIS  
MY COMMISSION EXPIRES 07/19/05

**MODIFICATION OF MORTGAGE  
(Continued)**

Loan No: 1400062320

Page 4

---

**This Modification of Mortgage was prepared by: Sheila Langenfeld, Loan Processor**

---

