

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 106166

2005 DEC -2 PM 1:49

MICHAEL A. BROWN
RECORDER

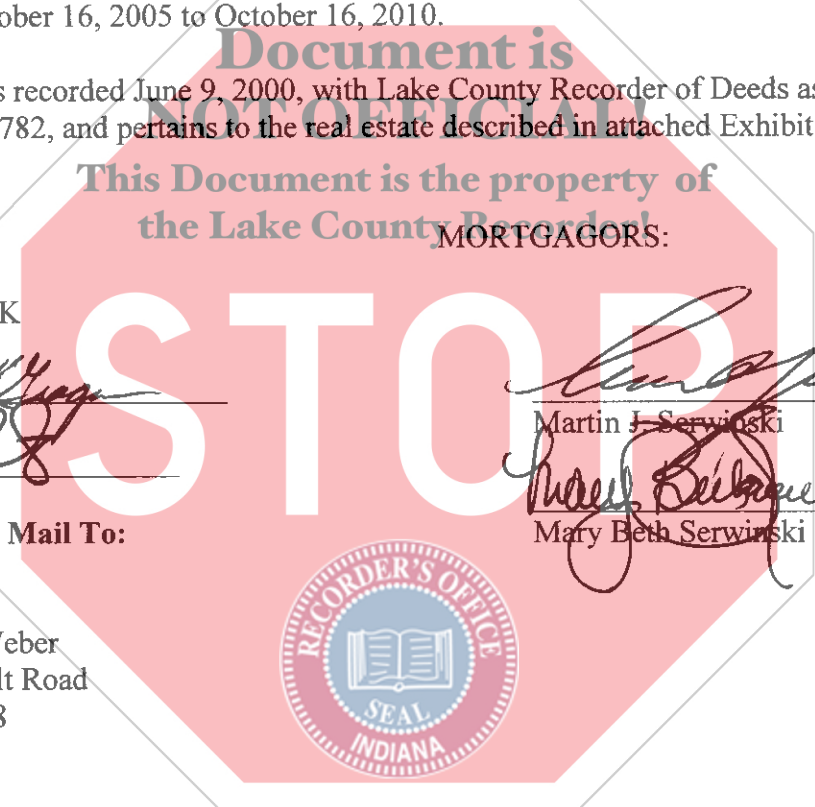
MEMORANDUM OF MODIFICATION AGREEMENT

Account Number 6040249-01

This memorandum, dated as of October 16, 2005 is by and between LAKESIDE BANK, an Illinois Banking Corporation ("Mortgagee"), Martin J. Serwinski and Mary Beth Serwinski (the "Mortgagors").

Pursuant to a certain Note Modification Agreement of even date herewith and between the parties hereto (and others), which is hereby incorporated herein by reference, the following described Mortgage, and the Note thereby secured, each dated February 24, 2000, executed by the Mortgagors and in the favor of the Mortgagee, have been amended or modified to reflect that the Loan rate has decreased from 8.75%, fixed, to 6.25%, fixed, and the Maturity date has changed from October 16, 2005 to October 16, 2010.

The Mortgage was recorded June 9, 2000, with Lake County Recorder of Deeds as Document Number 2000 040782, and pertains to the real estate described in attached Exhibit A.



MORTGAGEE:

MORTGAGORS:

LAKESIDE BANK

BY:

Attest:

James M. Huey
TS

Martin J. Serwinski
Martin J. Serwinski
Mary Beth Serwinski
Mary Beth Serwinski

Prepared By and Mail To:

Lakeside Bank
Attn.: Sheila B. Weber
1055 W. Roosevelt Road
Chicago, IL 60608

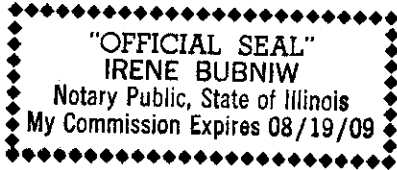
70036
14⁰⁰
PB


INDIVIDUAL ACKNOWLEDGEMENT

STATE OF ILLINOIS

COUNTY OF COOK

On the 29th day of NOVEMBER, 2005, before me personally came MARTIN J. SERWINSKI, to me known to be the individual described in and who executed this Assignment hereof and acknowledged to me that he executed the same.





Notary Public

My Commission expires 8-19-09

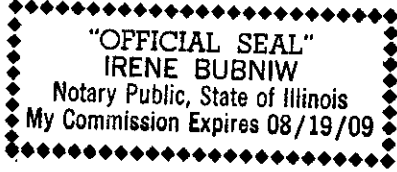



INDIVIDUAL ACKNOWLEDGEMENT

STATE OF ILLINOIS

COUNTY OF COOK

On the 29th day of NOVEMBER 2005, before me personally came MARY BETH SERWINSKI, to me known to be the individual described in and who executed this Assignment hereof and acknowledged to me that he executed the same.




Notary Public

My Commission expires _____



EXHIBIT "A"

Lots 22 and 24, Country Woods Estate, as shown in Plat Book 77, Page 21, in Lake County, Indiana.

Commonly known as: 14595 98th Avenue, Dyer, Indiana 46311

Key No. 11-289-22 & 11-289-24

