

2006 015728

LAKE COUNTY
FILED FOR RECORD

2006 FEB 08 AM 9:30

REC'D BY: BROWN

RECORDATION REQUESTED BY:
Heritage Community Bank
18301 South Halsted Street
Glenwood, IL 60425

WHEN RECORDED MAIL TO:
Heritage Community Bank
18301 South Halsted Street
Glenwood, IL 60425

MODIFICATION OF MORTGAGE

2956LK04
THIS MODIFICATION OF MORTGAGE dated December 29, 2004, is made and executed between Gerald C. Struven and Margaret C. Struven, husband and wife, whose address is 1350 W. 94th Ct., Crown Point, IN 46307 (referred to below as "Grantor") and Heritage Community Bank, whose address is 18301 South Halsted Street, Glenwood, IL 60425 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 29, 2004 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Recorded Jan 4, 2005 as document # 2005000200.

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

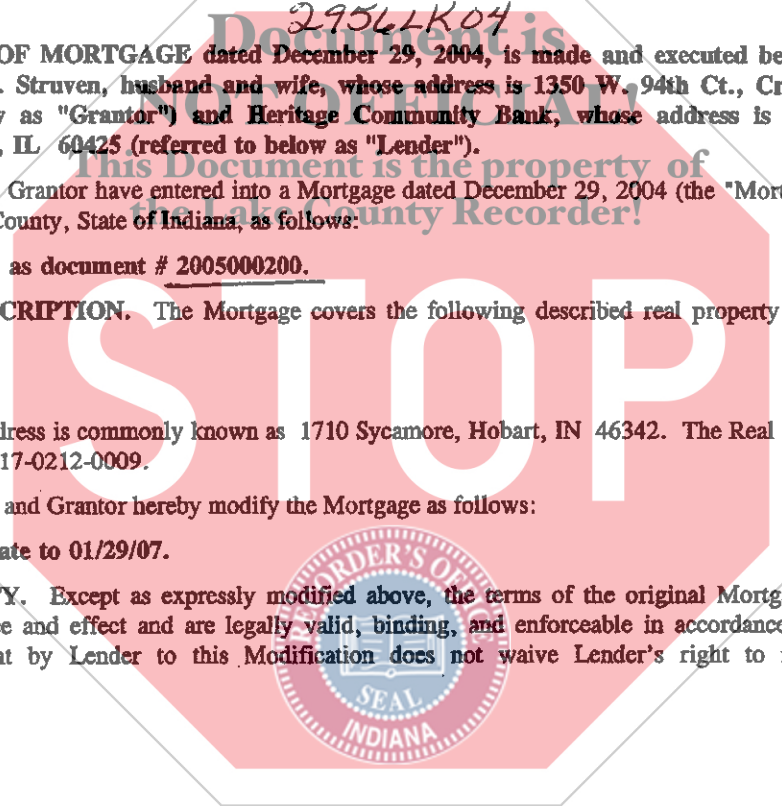
(see attached)

The Real Property or its address is commonly known as 1710 Sycamore, Hobart, IN 46342. The Real Property tax identification number is 27-17-0212-0009.

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

Extending maturity date to 01/29/07.

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



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**MODIFICATION OF MORTGAGE
(Continued)**

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 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 DECEMBER 29, 2004.

GRANTOR:

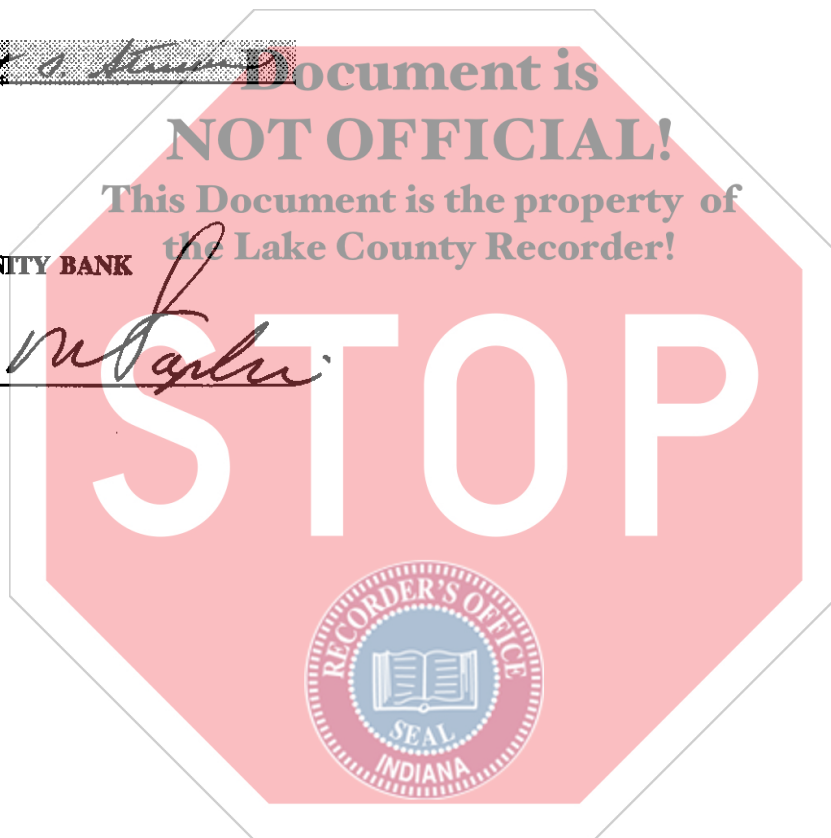
X 
Gerald C. Struven

X 
Margaret C. Struven

LENDER:

HERITAGE COMMUNITY BANK

X 
Authorized Signer



MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared Gerald C. Struven and Margaret C. Struven, 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 30th day of January, 2006

By Phyllis A. Bost Residing at 18301 S Halsted
Wenwood, IL

Notary Public in and for the State of Illinois My commission expires



Document is NOT OFFICIAL!
LENDER ACKNOWLEDGMENT

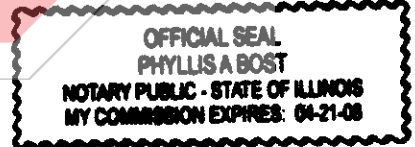
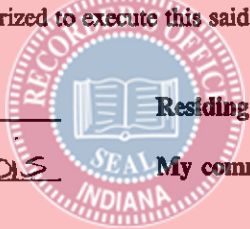
This Document is the property of the Lake County Recorder!

STATE OF Illinois) SS
COUNTY OF Cook)

On this 30th day of January, 2006, before me, the undersigned Notary Public, personally appeared John Sapich and known to me to be the CEO of Ho Bank, 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 Phyllis A. Bost Residing at 18301 S Halsted
Wenwood, IL

Notary Public in and for the State of Illinois My commission expires



RECORDING PAGE



Lot Numbered 9 in Block "C" as shown on the recorded plat of Deep River Estates recorded March 11, 1957 in Plat Book 31, page 98 in the Office of the Recorder of Lake County, Indiana.



Prescribed by the
State Board of Accounts
(2005)

County form 170

Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security number in attached document.
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.

"VERIFIED FOR RECORDING BY MERIDIAN TITLE"



Patricia A. Sullivan
Signature of Declarant

Patricia A. Sullivan
Printed Name of Declarant