

EXTENSION AGREEMENT

(ILLINOIS)
(INDIANA)

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THIS AGREEMENT, made this 29th day of December, 2005,
by and between FIRST COMMUNITY BANK AND TRUST,

the owner of the mortgage or trust deed hereinafter described, and
David A. Bonander, a Married Man

representing himself or themselves to be the owner or owners of the real estate hereinafter and in said deed described ("Owner"), WITNESSETH:

1. The parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal promissory note or notes of
David A. Bonander

dated December 29, _____, 2004, secured by a mortgage or trust deed in the nature of a mortgage registered/recorded

January 7 _____, 2005, in the office of the Registrar of Titles/Recorder of Lake _____
County, Indiana

in _____ of _____ at page _____ as document No. 2005 001125

conveying to First Community Bank and Trust

certain real estate in Lake _____ County, Indiana described as follows:

LOT 325 IN ROBERT BARTLETT'S MARQUETTE PARK ESTATES FIRST ADDITION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 27, PAGE 57, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAXING UNIT: GARY TOWNSHIP DUPLICATE

Permanent Real Estate Index Number(s): #25-41-0252-0023

Address(es) of real estate: 7919 Hemlock Ave., Gary, IN 46403

2. The amount remaining unpaid on the indebtedness is \$40,800.00

3. Said remaining indebtedness of \$ 40,800.00 shall be paid on or before December 29, 2010, said principal sum and interest at the rate of -7.25% per annum, on ** and the Owner in consideration of such extension promises and agrees to pay the principal sum secured by said mortgage or trust deed as and when therein provided, as hereby extended, and to pay interest thereon until December 29, 2010, at the rate of -7.25% per cent per annum, and thereafter until maturity of said principal sum as hereby extended, at the rate of -7.25% per cent per annum, and interest after maturity at the rate of _____ per cent per annum, and to pay both principal and interest in the coin or currency provided for in the mortgage or trust deed hereinabove described, but if that cannot be done legally then in the most valuable legal tender of the United States of America current on the due date thereof, or the equivalent in value of such legal tender in other United States currency, at such banking house or trust company in the City of Chicago as the holder or holders of the said principal note or notes may from time to time in writing appoint, and in default of such appointment then at
** continued on page 2

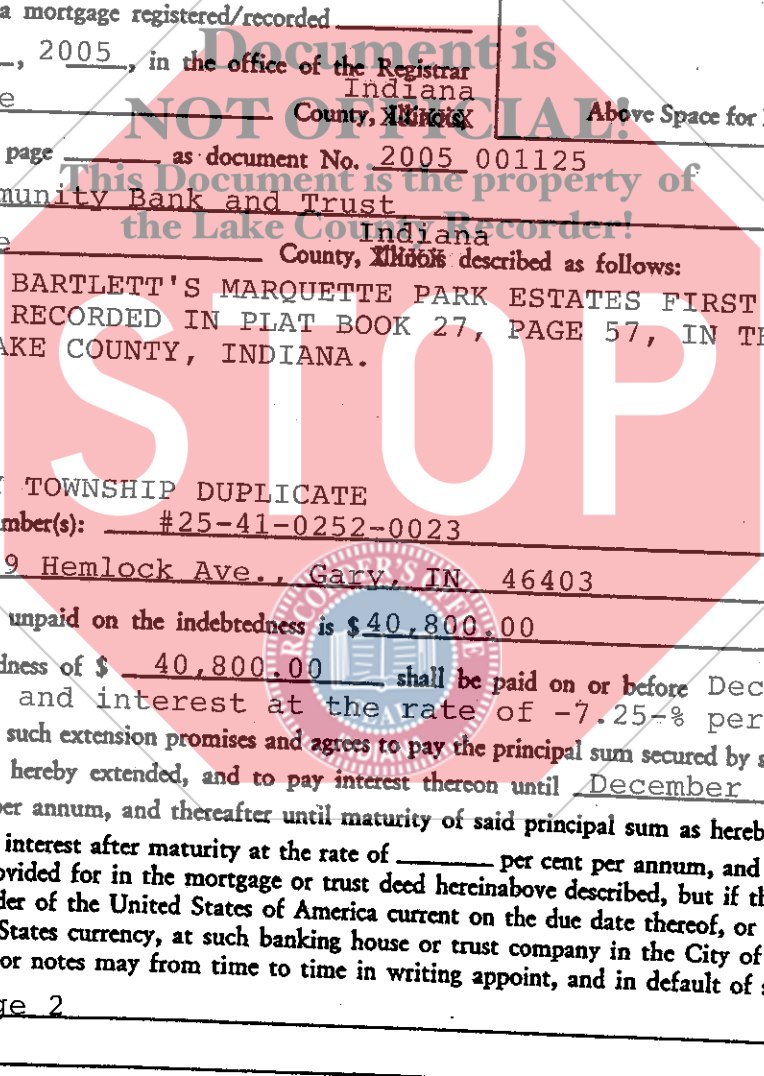
2006 022924

MICHAEL A. BROWN
RECORDER

2006 MAR 21 AM 8:58

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

Above Space for Recorder's Use Only



121136
18.00
D.O.M.

4. If any part of said indebtedness or interest thereon be not paid at the maturity thereof as herein provided, or if default in the performance of any other covenant of the Owner shall continue for twenty days after written notice thereof, the entire principal sum secured by said mortgage or trust deed, together with the then accrued interest thereon, shall, without notice, at the option of the holder or holders of said principal note or notes, become and be due and payable, in the same manner as if said extension had not been granted.

5. This agreement is supplementary to said mortgage or trust deed. All the provisions thereof and of the principal note or notes, including the right to declare principal and accrued interest due for any cause specified in said mortgage or trust deed or notes, but not including any prepayment privileges unless herein expressly provided for, shall remain in full force and effect except as herein expressly modified. The Owner agrees to perform all the covenants of the grantor or grantors in said mortgage or trust deed. The provisions of this agreement shall inure to the benefit of any holder of said principal note or notes and interest notes and shall bind the heirs, personal representatives and assigns of the Owner. The Owner hereby waives and releases all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois with respect to said real estate. If the Owner consists of two or more persons, their liability hereunder shall be joint and several.

In TESTIMONY WHEREOF, the parties hereto have signed, sealed and delivered this agreement the day and year first above written.

FIRST COMMUNITY BANK AND TRUST (SEAL)

BY: Jeanette O'Grady
Jeanette O'Grady, Sr. Vice Pres.

David A. Bonander

David A. Bonander

(SEAL)

(SEAL)

This instrument was prepared by
Donna Barber,
Asst. Vice Pres.-Mtge. Loans
PO Box 457
Beecher, IL 60401

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** the balance of principal remaining from time to time unpaid, shall be payable in installments as follows: Two Hundred Ninety-Seven and 67/100 (\$297.67) Dollars on the 29th day of January, 2006, and Two Hundred Ninety-Seven and 67/100 (\$297.67) Dollars, or more, on the 29th day of each successive month thereafter, to and including the 29th day of November, 2010, with a final Balloon payment of the balance due on December 29, 2010. All such payments on account of the indebtedness shall be first applied to interest on the balance of principal unpaid, to the date of payment, and the remainder to principal. Payments are to be made at the First Community Bank and Trust, Beecher, Illinois, or at such other place as the legal holder of the note may from time to time in writing appoint.

In the event the property described herein is sold by the maker hereof, then note described herein shall be due and payable in full instanter.



STATE OF ILLINOIS }
COUNTY OF WILL } ss.

I, Donna M. Barber
a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that David A. Bonander
a married man
personally known to me to be the same person whose name is subscribed to the foregoing instrument,
appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as
his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of right of
homestead.

GIVEN under my hand and official seal this 29th day of December, 2005 XIX



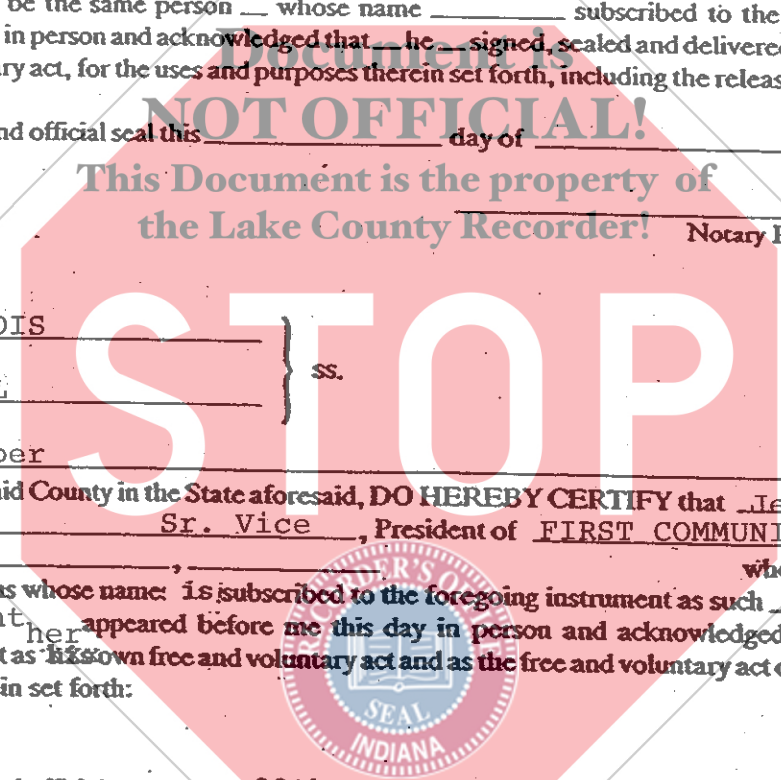
Donna M. Barber
Notary Public

STATE OF _____ }
COUNTY OF _____ } ss.

I, _____
a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that _____

personally known to me to be the same person whose name _____ subscribed to the foregoing instrument,
appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as
_____ free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of right of
homestead.

GIVEN under my hand and official seal this _____ day of _____ 19____



STATE OF ILLINOIS }
COUNTY OF WILL } ss.

I, Donna M. Barber
a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Jeanette
O'Grady, Sr. Vice, President of FIRST COMMUNITY BANK AND
TRUST _____, who is personally known
to me to be the same persons whose name: is subscribed to the foregoing instrument as such _____ and
Sr. Vice President, her appeared before me this day in person and acknowledged that she signed and
delivered the said instrument as her own free and voluntary act and as the free and voluntary act of said Corporation, for
the uses and purposes therein set forth:

GIVEN under my hand and official seal this 29th day of December, 2005 XIX



Donna M. Barber
Notary Public

BOX _____

EXTENSION AGREEMENT

David A. Bonander

WITH

First Community

Bank And Trust

MAIL TO:

J. O'Grady, V.P.
First Community Bank and Trust
P. O. Box 457
Beecher, IL 60401

GEORGE E. COLE®
LEGAL FORMS

Document is NOT OFFICIAL!
This document is the property of the Illinois County Recorder's Office.

In the event and in each case of failure of the undersigned to make any payment of whatever nature, periodic or otherwise, in this Note or in the Mortgage or Trust Deed securing it provided, and if such failure continues for fifteen (15) days, the Bank may, at its option, impose a penalty, which shall be designated a "late charge", which the undersigned agrees and promises to pay monthly, as long as such delinquency is not rectified, in addition to all other payments herein or in said Mortgage or Trust Deed provided. Such late charge shall be equal to Five percent (5%) of the overdue payment of principal and interest.

STOP

RECORDER'S OFFICE

THIS LOAN IS PAYABLE IN FULL AT THE END OF FIVE YEARS OR ON DEMAND. AT MATURITY, OR IF THE BANK DEMANDS PAYMENT, YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE BANK IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL THEREFORE BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER WILLING TO LEND YOU THE MONEY AT PREVAILING MARKET RATES, WHICH MAY BE CONSIDERABLY HIGHER THAN THE INTEREST RATE ON THIS LOAN.

DECLARATION-

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under 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 numbers;
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

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

