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2007 041212

STATE OF INDIANA
LAKE COUNTY
RECORDER OF DEEDS
20071127 11:59:16
RECORDED
BY ORDER

RECORDATION REQUESTED BY:
American Trust & Savings Bank
Main Office
1321 119th Street
Whiting, IN 46394

WHEN RECORDED MAIL TO:
American Trust and Savings Bank
1321 119th Street
Whiting, IN 46394



SEND TAX NOTICES TO:
Steven J Grecik
Theresa F Grecik
8938 Prairie Avenue
Highland, IN 46322

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 7, 2007, is made and executed between Steven J Grecik and Theresa F Grecik, whose address is 8938 Prairie Avenue, Highland, IN 46322 (referred to below as "Grantor") and American Trust & Savings Bank, whose address is 1321 119th Street, Whiting, IN 46394 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 22, 2005 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Document No. 2005 075324, recorded September 2, 2005 in the Office of the Recorder of Lake County, Indiana.

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

The South 30 feet of Lot 5 and the North 30 feet of Lot 6 in Block 8 in Brantwood second addition to Highland, as per plat thereof, recorded in Plat Book 21, page 29, in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known as 8938 Prairie Avenue, Highland, IN 46322. The Real Property tax identification number is Tax Unit # 16; Key # 27-55-5.

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

Increase the amount of the Credit Line to a maximum of \$47,000.00.

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

\$19
CK#
24545
24559
CAW

AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 7, 2007.

GRANTOR:

X Steven J. Grencik
Steven J Grencik

X Theresa F. Grencik
Theresa F Grencik

LENDER:

AMERICAN TRUST & SAVINGS BANK

X Susanne Kaemerer
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF INDIANA

COUNTY OF PORTER

Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

PHILIP J. GRENCNIK JR.
NOTARY PUBLIC OF
PORTER COUNTY, IN
MY COMMISSION EXPIRES
7/30/2010
RESIDENT OF PORTER COUNTY, IN

On this day before me, the undersigned Notary Public, personally appeared Steven J Grencik and Theresa F Grencik, 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 7th day of MAY, 2007.

By Philip J. Grencnik Jr. Residing at Porter County

Notary Public in and for the State of IN. My commission expires 7/30/2010



LENDER ACKNOWLEDGMENT

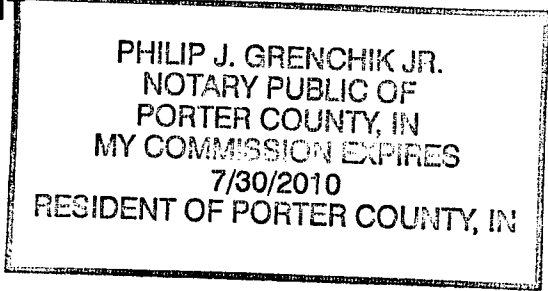
STATE OF INDIANA

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COUNTY OF LAKE

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On this 7th day of May, 20 07, before me, the undersigned Notary Public, personally appeared SUSANNE KAEMERER and known to me to be the 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 Philip J. Grenchik Jr.

Residing at PORTER

Notary Public in and for the State of IN

My commission expires 7/30/07

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law (Susanne M. Kaemerer, Vice President).

This Document is the property of

This Modification of Mortgage was prepared by: Susanne M. Kaemerer, Vice President

