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RECORDATION REQUESTED BY:
HARRIS N.A.
111 W. MONROE STREET
P.O. BOX 755
CHICAGO, IL 60690

6100189586
WHEN RECORDED MAIL TO:
Harris Consumer Lending
Center
3800 Golf Road Suite 300
P.O. Box 5041
Rolling Meadows, IL 60008

Prepared by Phil
Gutman

020071372 CTI
memo department

2007 041671

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2007 MAY 22 AM 9:30

MICHAEL A. BROWN
RECORDER

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
A. SHAH
Harris Consumer Lending Center
3800 Golf Road Suite 300 P.O. Box 5003
Rolling Meadows, IL 60008

Document is
NOT OFFICIAL!
MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 25, 2007, is made and executed between JOSEPH M GROMALA and JODI L GROMALA, Husband and Wife (referred to below as "Grantor") and HARRIS N.A., whose address is 111 W. MONROE STREET, P.O. BOX 755, CHICAGO, IL 60690 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 18, 2007 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

RECORDED MARCH 11, 2005 AS DOCUMENT NO. 2005018158 IN LAKE COUNTY, INDIANA RECORDS.

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

PLEASE SEE ATTACHED LEGAL DESCRIPTION

The Real Property or its address is commonly known as 13361 WAVERLY DR, Saint John, IN 46373. The Real Property tax identification number is 22-12-0212-0003.

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

THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$50,000.00, AND A CURRENT BALANCE OF \$83,024.00 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$110,477.00.

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LP
CT

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

**CTIC Has made an accomodation
recording of the instrument.**

Chicago Title Insurance Company

**MODIFICATION OF MORTGAGE
(Continued)**

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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 APRIL 25, 2007.

GRANTOR:

X *Joseph M Gromala*
JOSEPH M GROMALA

X *Jodi L Gromala*
JODI L GROMALA

LENDER:

HARRIS N.A.

X *Nicole J. Hoda*
Authorized Signer



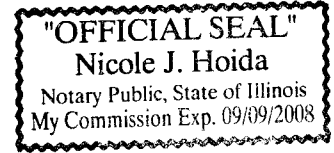
MODIFICATION OF MORTGAGE
(Continued)

Loan No: 6100189586

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)



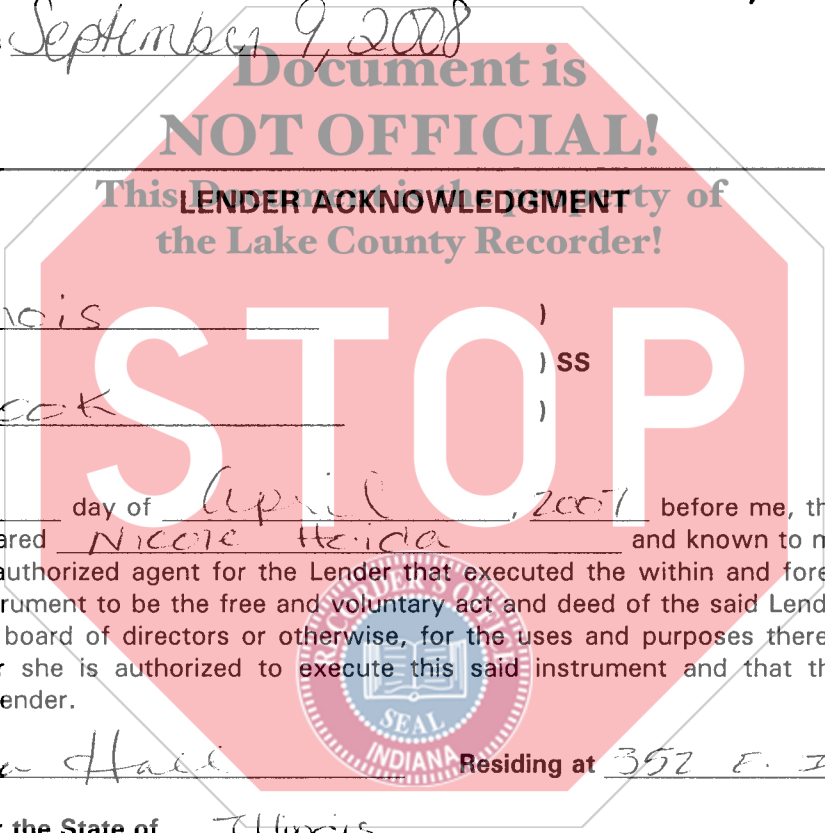
On this day before me, the undersigned Notary Public, personally appeared **JOSEPH M GROMALA and JODI L GROMALA**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 25 day of April, 2007.

By Nicole J. Hoida Residing at 352 E. Illinois St. Chicago, IL 60611

Notary Public in and for the State of Illinois

My commission expires September 9, 2008



STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 25 day of April, 2007 before me, the undersigned Notary Public, personally appeared Nicole Hoida and known to me to be the Notary, 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 Patricia Hall Residing at 352 E. Illinois

Notary Public in and for the State of Illinois

My commission expires 11-8-10



CHICAGO TITLE INSURANCE COMPANY
Short Form Master Policy

YOUR REFERENCE: 1927634/ 13361 Waverly Drive

POLICY NO.: 421 620071372

STREET ADDRESS: 13361 Waverly Drive, St John, Indiana 46373

DATE OF POLICY: February 12, 2007

P.I.N.: 22-12-0212-0003

AMOUNT OF INSURANCE: \$110,000.00

INSURED: Harris NA

A. GRANTEE:

Joseph M. Gromala and Jodi L. Gromala, husband and wife

B. LEGAL DESCRIPTION:

Lot 22, in Schillton Hills Unit No. 10, an Addition to the Town of St. John, as per plat thereof, recorded in Plat Book 87 page 21, in the Office of the Recorder of Lake County, Indiana.

Mortgage from Joseph M. Gromala, married to Jodi Gromala, to Harris Trust and Savings Bank, in the principal amount of \$328,089.00, dated December 6, 2004 and recorded January 7, 2005, as instrument number 2005 001299.

Mortgage from Joseph M. Gromala, married to Jodi Gromala, to Harris Trust and Savings Bank, in the principal amount of \$50,000.00, dated January 18, 2005 and recorded March 11, 2005, as instrument number 2005 018158.

