

2007 049102

STATE OF INDIANA
LAKE COUNTY
RECORDER OF DEEDS
2007 APR 18 PM 1:41
REC'D

RECORDATION REQUESTED BY:
Allegiance Community Bank
8001 W. 183rd Street
Tinley Park, IL 60487

WHEN RECORDED MAIL TO:
Allegiance Community Bank
8001 W. 183rd Street
Tinley Park, IL 60487

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 18, 2007, is made and executed between **KYLE A. ROPAC** and **ERIN Z. ROPAC, MARRIED TO EACH OTHER** (referred to below as "Grantor") and **Allegiance Community Bank**, whose address is 8001 W. 183rd Street, Tinley Park, IL 60487 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 1, 2006 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

RECORDED APRIL 3, 2007 AS DOCUMENT NO. 2007 027256 IN THE OFFICE OF THE LAKE COUNTY RECORDER OF DEEDS.

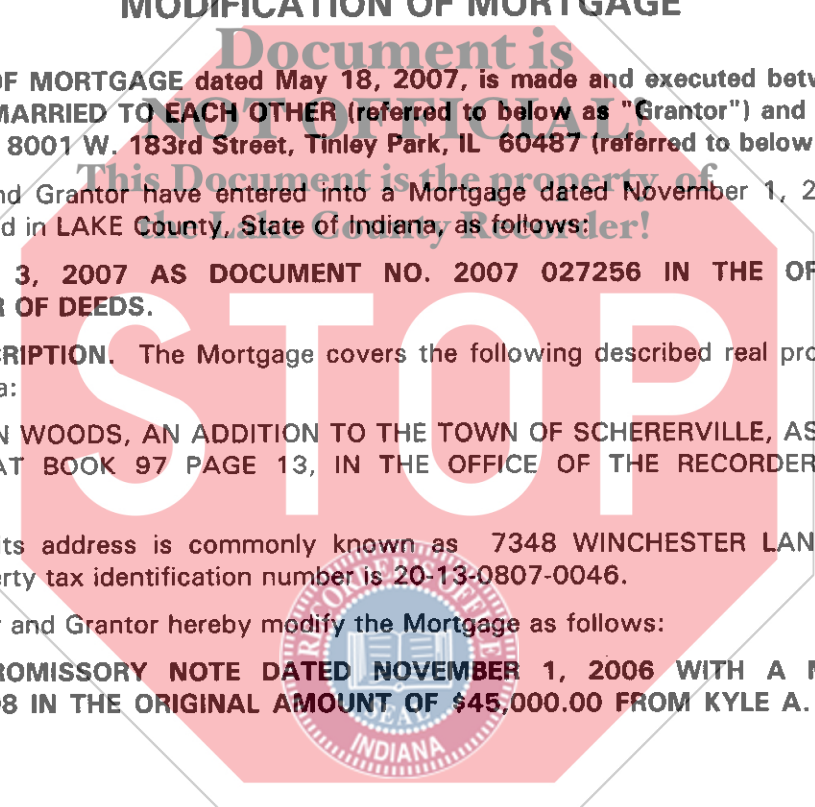
REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in LAKE County, State of Indiana:

LOT 46 IN CAMDEN WOODS, AN ADDITION TO THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 97 PAGE 13, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 7348 WINCHESTER LANE, SCHERERVILLE, IN 46375. The Real Property tax identification number is 20-13-0807-0046.

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

THE ORIGINAL PROMISSORY NOTE DATED NOVEMBER 1, 2006 WITH A MATURITY DATE OF NOVEMBER 1, 2008 IN THE ORIGINAL AMOUNT OF \$45,000.00 FROM KYLE A. ROPAC AND ERIN Z.



*D.D.M.
21.00 #
7163 #*

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 11802943

ROPAC TO ALLEGANCE COMMUNITY BANK IS NOW MODIFIED AS FOLLOWS: THE PRINCIPAL AMOUNT IS INCREASED FROM \$45,000.00 TO \$55,000.00.

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 AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 18, 2007.

GRANTOR:

X KYLE A. ROPAC

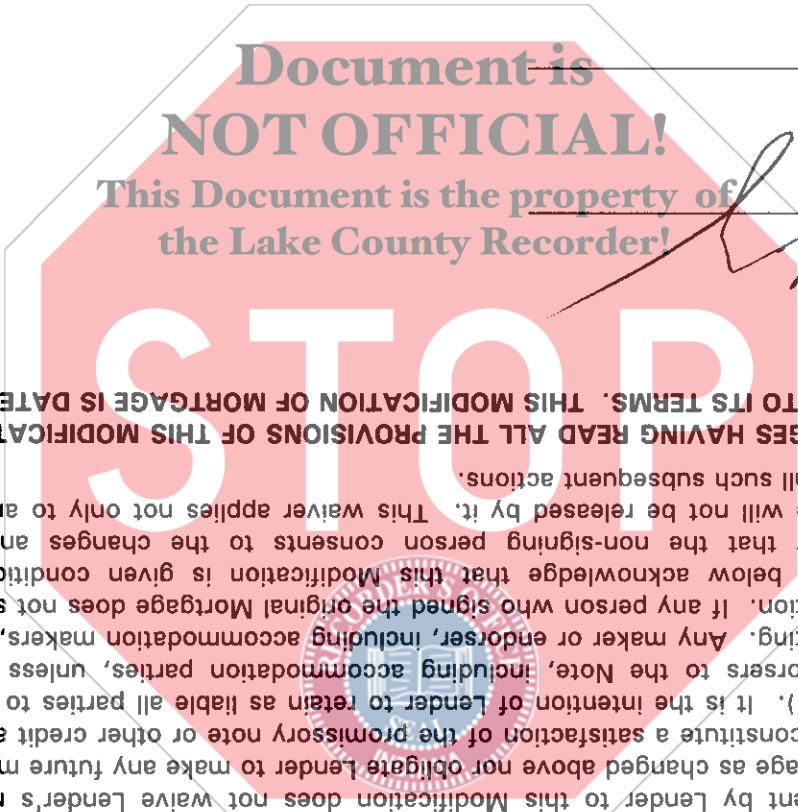
X ERIN Z. ROPAC

LENDER:

ALLEGANCE COMMUNITY BANK

Authorized Signer

X [Signature]



MODIFICATION OF MORTGAGE
(Continued)

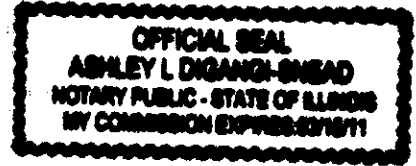
Loan No: 11802943

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

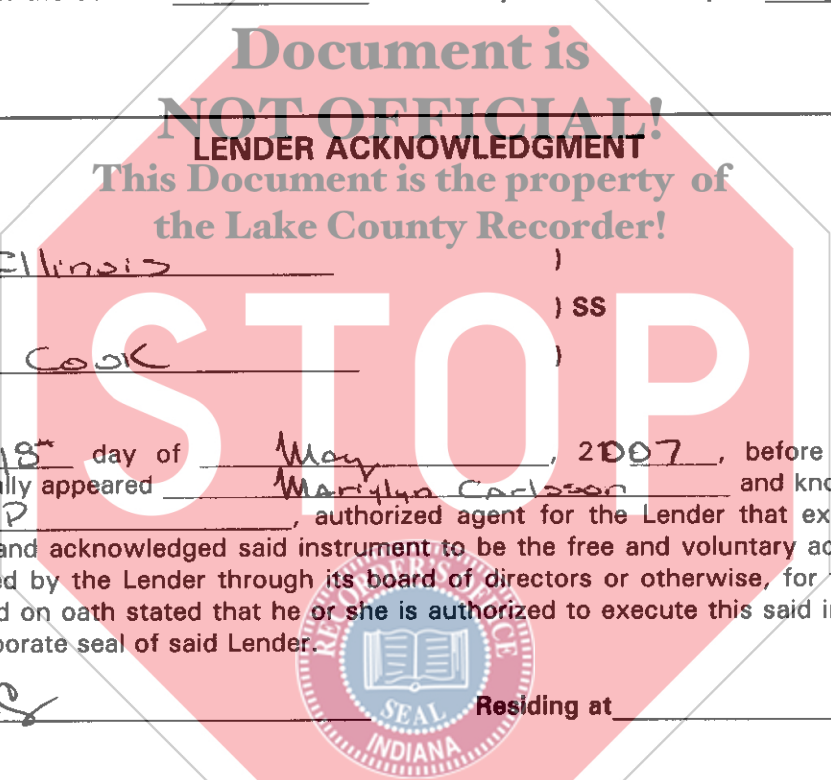


On this day before me, the undersigned Notary Public, personally appeared KYLE A. ROPAC and ERIN Z. ROPAC, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 18 day of May, 2007.

By Ashley Digangi-Snead Residing at _____

Notary Public in and for the State of IL My commission expires 3-15-11



STATE OF Illinois

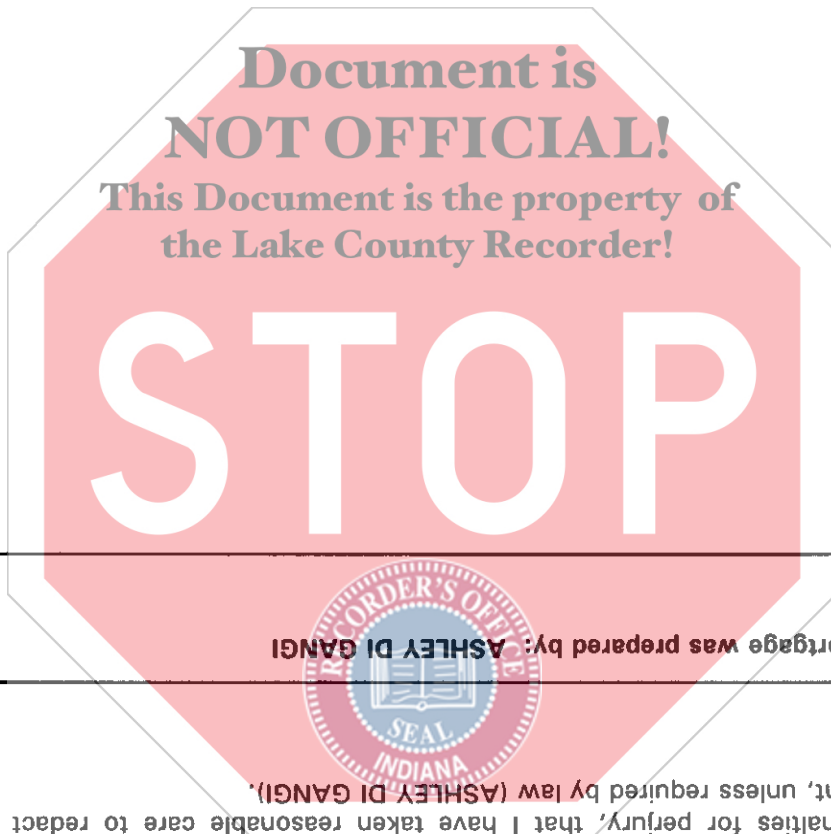
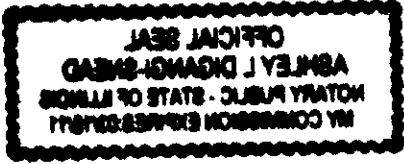
COUNTY OF COOK

On this 18th day of May, 2007, before me, the undersigned Notary Public, personally appeared Marilyn Carlson and known to me to be the AVP, 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 [Signature] Residing at _____

Notary Public in and for the State of Illinois My commission expires 3/24/10

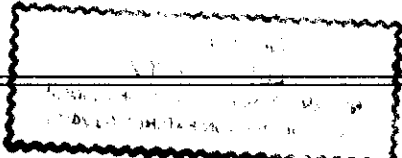




This Modification of Mortgage was prepared by: ASHLEY DI GANGI



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 (ASHLEY DI GANGI).



MODIFICATION OF MORTGAGE

(Continued)

Loan No: 11802943

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