

D. Pediatric Dental Care, Inc

2008 051719

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2008 JUL 18 AM 8:36
MICHAEL A. BROWN
RECORDER

2009 081304

RECORDATION REQUESTED BY:
Standard Bank and Trust Company
7800 West 95th Street
Hickory Hills, IL 60457

WHEN RECORDED MAIL TO:
Standard Bank and Trust Company
7800 West 95th Street
Hickory Hills, IL 60457

SEND TAX NOTICES TO:
Standard Bank and Trust Company
7800 West 95th Street
Hickory Hills, IL 60457

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 28, 2008, is made and executed between William J. Karr, Jr., and Lynn M. Karr, Husband and Wife, whose address is 10300 Paddington Crescent, Munster, IN 46321 (referred to below as "Grantor") and Standard Bank and Trust Company, whose address is 7800 West 95th Street, Hickory Hills, IL 60457 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 27, 2008 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

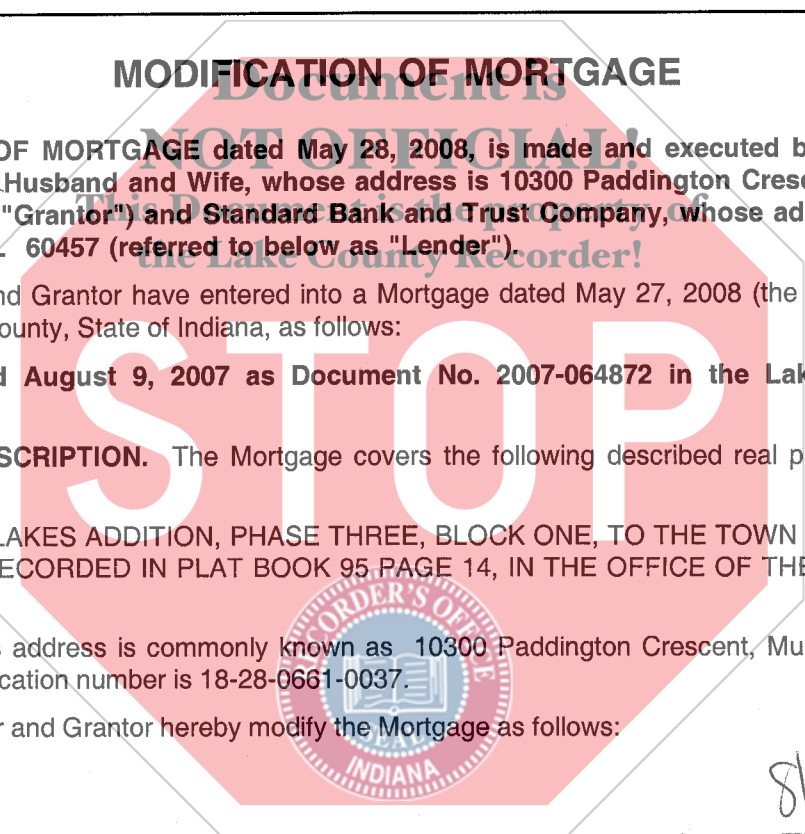
Mortgage recorded August 9, 2007 as Document No. 2007-064872 in the Lake County Recorder of Deeds Office.

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

LOT 359 IN WEST LAKES ADDITION, PHASE THREE, BLOCK ONE, TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 95, PAGE 14, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

The Real Property or its address is commonly known as 10300 Paddington Crescent, Munster, IN 46321. The Real Property tax identification number is 18-28-0661-0037.

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



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2009 DEC - 8 11:53
MICHAEL A. BROWN
RECORDER

8/98-0/25

O'Connor Title Services, Inc.
162 West Hubbard Street
Chicago, IL 60610

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AO
V-686769*

*27/00
39508
82*

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**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 4052850001

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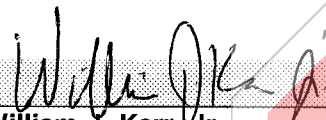
Minimum interest rate is removed. The interest rate on the principal balance of the Promissory Note remaining unpaid from time to time is increased to the Prime Rate of Lender plus 2%. Repayment is modified as more fully set out in a Change in Terms Agreement of the same date herewith incorporated herein by this reference.

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.

BUSINESS PURPOSES. The security interest granted herein is granted to further the business purposes of Grantor and is not given to secure household, family or consumer obligations.

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 28, 2008.

GRANTOR:

x 
William J. Karr, Jr.

x 
Lynn M. Karr

LENDER:

STANDARD BANK AND TRUST COMPANY

x 
Authorized Signer



MODIFICATION OF MORTGAGE
(Continued)

Loan No: 4052850001

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INDIVIDUAL ACKNOWLEDGMENT

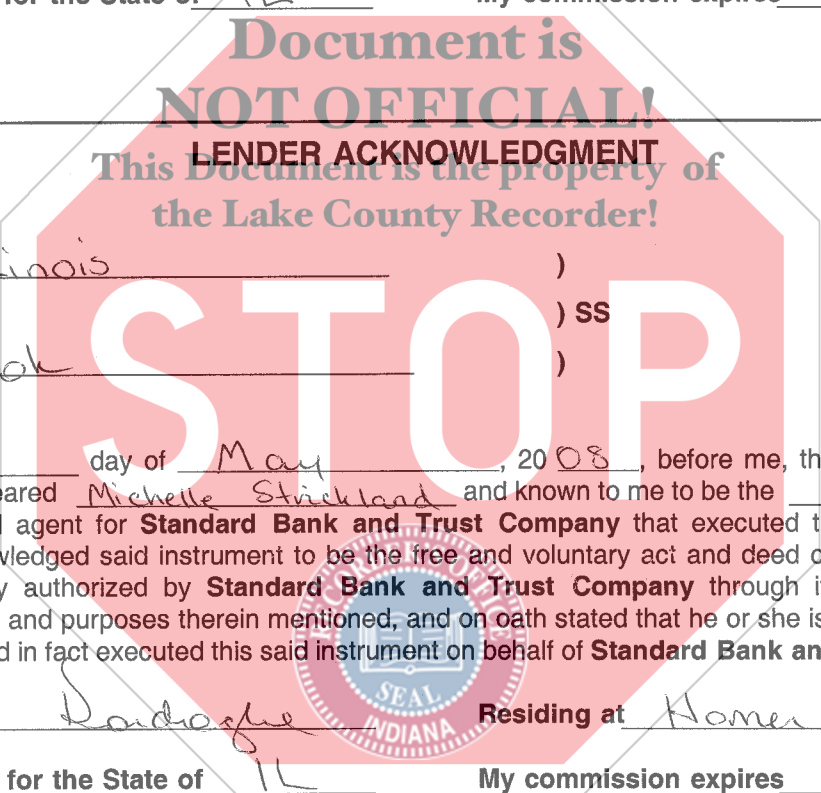
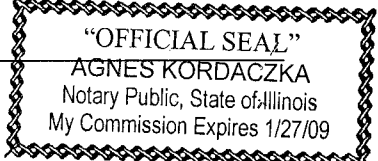
STATE OF Illinois)
) SS
COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **William J. Karr, Jr. and Lynn M. Karr**, 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 28th day of May, 20 08

By Agnes Kordaczka Residing at Homer Glen, IL

Notary Public in and for the State of IL My commission expires _____

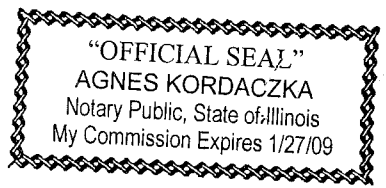


STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 28th day of May, 20 08, before me, the undersigned Notary Public, personally appeared Michelle Strickland and known to me to be the header, authorized agent for **Standard Bank and Trust Company** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Standard Bank and Trust Company**, duly authorized by **Standard Bank and Trust Company** 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 in fact executed this said instrument on behalf of **Standard Bank and Trust Company**.

By Agnes Kordaczka Residing at Homer Glen

Notary Public in and for the State of IL My commission expires 1-27-09



**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 4052850001

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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 (Agnes Kordaczka, Loan Documentation Specialist).

This Modification of Mortgage was prepared by: Agnes Kordaczka, Loan Documentation Specialist

