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RECORDATION REQUESTED BY:
FIRST MIDWEST BANK
ONE PIERCE PLACE,
SUITE 1500
ITASCA, IL 60143

WHEN RECORDED MAIL TO:
FIRST MIDWEST BANK
P.O. BOX 9003
GURNEE, IL 60031-2502



2010 059196

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 OCT 13 AM 9:39

MICHAEL J. FAJMAN
RECORDER

**MODIFICATION OF LOAN #20942-1
MORTGAGE DATED DECEMBER 19, 2002**

This Modification made as of July 1, 2010, between First Midwest Bank Successor in Interest to Bank Calument (Lender), and Joseph W. Bandura and Donna A. Bandura, husband and wife, (hereinafter referred to as "Borrower"),

WITNESSETH

That the parties hereto agree to modify the terms of that certain Note dated December 19, 2002 (the "Note") secured by a Mortgage of the same date, recorded as Document ~~#03-370~~ in the records of Lake County, Indiana (the "Mortgage"), and encumbering the real estate described as follows: 10381 Nieting Court, St. John, Indiana 463739216 and 2007 45th Street, Unit 303, Highland, Indiana 463223706 *2003-000370

SEE ATTACHED LEGAL

That the remaining indebtedness represented by said Note and Mortgage is \$51,618.14. That said indebtedness shall be paid in twelve (12) monthly interest payments beginning August 1, 2010 and continuing thereafter on the same day of each succeeding month through July 1, 2011, which shall include interest at the rate of 4.750% per annum, and monthly principal and interest payments of \$968.20 beginning August 1, 2011 and continuing thereafter on the same day of each succeeding month until the new maturity date of July 1, 2016 which shall include interest at the rate of 4.750% per annum. Borrower's final payment due on July 1, 2016 will be for all principal and all accrued interest and charges not yet paid. In addition, said Borrower will pay the sum per month equal to 1/12 of the estimate to be sufficient to pay annual taxes and insurance on said property, which estimate may be revised. Principal payments due June 1, 2010 through July 1, 2011 are deferred.

That this Modification adjusts the above described Note and Mortgage. That all terms contained in said Note and Mortgage shall remain in full force and effect, except those herein expressly modified and that the Borrower

✓ #100194846
✓ #100194640

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agrees that he will perform and observe the covenants and conditions of said note and mortgage so modified and that he will pay the interest and principal secured by said mortgage when due.

That the terms of this Modification shall be binding upon the heirs, personal representatives, and assigns of the BORROWER.

In witness whereof, we have placed our names on this 2ND day of AUGUST, 2010.

FIRST MIDWEST BANK - LENDER

By: Michelle Boyce

Its: SA John

Joseph W. Bandura
Joseph W. Bandura Borrower

Donna A. Bandura
Donna A. Bandura Borrower

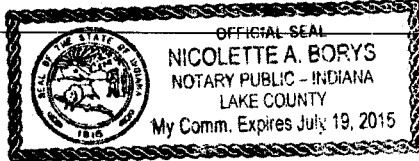
STATE OF INDIANA
COUNTY OF LAKE

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JOSEPH W. BANDURA AND DONNA A. BANDURA personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that he/she/they signed and delivered the said instrument, as their free and voluntary act, for the uses and purposes therein set forth.

By Nicolette A Borys Residing at LAKE COUNTY

Notary Public in and for the State of INDIANA

My commission expires _____



STATE OF INDIANA
COUNTY OF LAKE

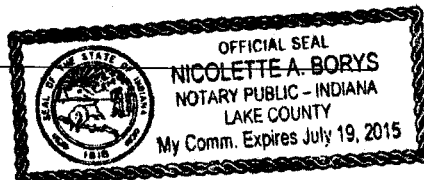
I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that ~~Joseph W BANDURA~~ ~~DONNA A BANDURA~~ personally known to me to be the persons of First Midwest Bank, and personally known to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such ~~DONNA A BANDURA~~ Joseph W BANDURA and delivered the said instrument, pursuant to authority given by the Board of Directors of said Illinois banking corporation, as their free and voluntary act, and as the free and voluntary act of said Illinois banking corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notary seal this 2ND day of AUGUST, 2010.

This instrument was prepared by: First Midwest Bank
300 Hunt Club Road
Gurnee, Illinois 60031

Nicolette A Borys
Notary Public

Commission Expires _____



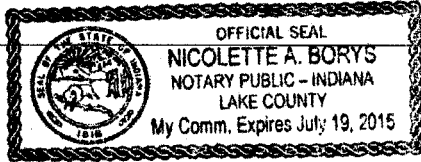
STATE OF INDIANA
COUNTY OF LAKE

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JOSEPH W. BANDURA AND DONNA A. BANDURA personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that he/she/they signed and delivered the said instrument, as their free and voluntary act, for the uses and purposes therein set forth.

By Nicolette A Borys Residing at LAKE COUNTY

Notary Public in and for the State of INDIANA

My commission expires



STATE OF INDIANA
COUNTY OF LAKE

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Nicolette A. Borys personally known to me to be the Personal Banker of First Midwest Bank, and personally known to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Nicolette A. Borys signed and delivered the said instrument, pursuant to authority given by the Board of Directors of said Illinois banking corporation, as their free and voluntary act, and as the free and voluntary act of said Illinois banking corporation, for the uses and purposes therein set forth.

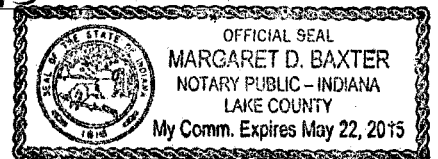
GIVEN under my hand and notary seal this 1st day of July, 2010

This instrument was prepared by:

First Midwest Bank
300 Hunt Club Road
Gurnee, Illinois 60031

Margaret A Baxter
Notary Public

Commission Expires 5-22-2015



LEGAL DESCRIPTION

P.I.N.#45-15-05-179-005.000-015

PROPERTY COMMONLY KNOWN AS: 10381 NIETING COURT, ST. JOHN, INDIANA 463739216

LOT 357 IN HOMESTEAD ACRES 15TH ADDITION UNIT 2 TO THE TOWN OF ST. JOHN AS SHOWN IN PLAT BOOK 64 PAGE 42 IN LAKE COUNTY, INDIANA.

P.I.N.#45-07-29-456-043.000-026

PROPERTY COMMONLY KNOWN AS: 2007 45TH STREET, UNIT 303, HIGHLAND, INDIANA 463223706

APARTMENT UNIT 303 IN THE BUILDING KNOWN AS 2007 – 45TH STREET, HIGHLAND, INDIANA, IN PORTE DE L'EAU CONDOMINIUMS, A HORIZONTAL PROPERTY REGIME, AS PER AMENDED AND RESTATED DECLARATION OF CONDOMINIUM RECORDED APRIL 18, 1985 AS DOCUMENT #799776, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.