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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 059257

2010 OCT 13 AM 9:58

MICHELLE F. FAJMAN
RECORDER

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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 15th day of August, 2010 between John M. Bullock and Carol Ann Bullock ("Borrower") and MB Financial Bank ("Lender"), amends and supplements (1) the Mortgage (the "Security Instrument"), dated January 28, 2002 and recorded on January 31, 2002 as Instrument Number 2002-010777 in the Office of the Recorder of Lake County, Indiana and, (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 719 Porter Street, Gary, IN 46402, 4780 Rhode Island, Gary, IN 46409, 1424 Delaware Street, Gary, IN 46407 and 4536 Miller Street, Gary, IN 46403 the real property more particularly described as follows:

The North 10 feet of Lot 48, all of 49 and the South 1/2 of Lot 50, Block 1, Van Liew and Funkey's First Subdivision, in the City of Gary, as per plat thereof recorded in Plat Book 21 page 10, in the Office of the Recorder of Lake County, Indiana (719 Porter Street, Gary, IN 46402);

And

Lot 22 in Fairview, in the City of Gary, as per plat thereof recorded in Plat Book 24 page 67, in the Office of the Recorder of Lake County, Indiana (4780 Rhode Island, Gary, IN 46409);

And

Lot 26, Block 10, Gary Land Company's Tenth Subdivision, in the City of Gary, as per plat thereof recorded in Plat Book 20 page 33, in the Office of the Recorder of Lake County, Indiana (1424 Delaware Street, Gary, IN 46407);

And

Lot 39, except the Westerly 5 feet, and the Westerly 10 feet of Lot 40, in Block 8 in Glen L. Ryan's Second Subdivision in the City of Gary, as per plat thereof

AMOUNT \$ 20⁰⁰
CASH _____ CHARGE _____
CHECK # 120348
OVERAGE 1⁰⁰
COPY _____
NON-COM _____
CLERK RM E

recorded in Plat Book 30 page 24, in the Office of the Recorder of Lake County, STATE
Indiana (4536 Miller Street, Gary, IN 46403).

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. As of August 1, 2010, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is \$69,784.87, consisting of the amount(s) loaned to Borrower by Lender and any interest capitalized to date.

2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the rate of 5.875% per annum, beginning September 1, 2010. Interest shall be calculated on 30/360 basis; that is, by multiplying the ratio of the annual interest rate stated above over a year of 360 days, multiplied by the outstanding principal balance, multiplied by 30 days per month. Borrower promises to make monthly payments of principal and interest in the amount of \$770.38 beginning on the 1st day of September, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 1, 2020 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date. Borrower will make all such payments hereunder at PO Box 6261, Chicago, IL 60680 or at such other place as Lender may require.

3. If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

STATE OF ILLINOIS)
) ss:
COUNTY OF COOK)

Before me, the undersigned, a Notary Public in and for said County and State, this 31st day of AUGUST, 2010, personally appeared John M. Bullock, who acknowledged the execution of the foregoing Loan Modification Agreement to be their voluntary act and deed, for the uses and purposes herein mentioned.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission Expires:

11-12-2013


Notary Public

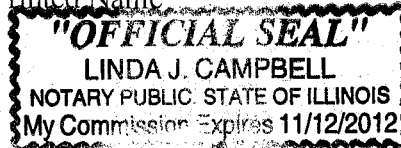
My County of Residence:

COOK

LINDA J. CAMPBELL

Printed Name

STATE OF ILLINOIS)
) ss:
COUNTY OF COOK)

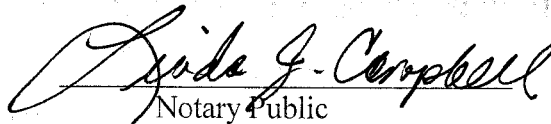


Before me, the undersigned, a Notary Public in and for said County and State, this 9th day of SEPTEMBER, 2010, personally appeared Carol Ann Bullock, who acknowledged the execution of the foregoing Loan Modification Agreement to be their voluntary act and deed, for the uses and purposes herein mentioned.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission Expires:

11-12-2012

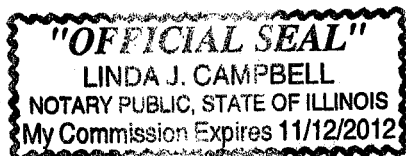

Notary Public

My County of Residence:

COOK

LINDA J. CAMPBELL

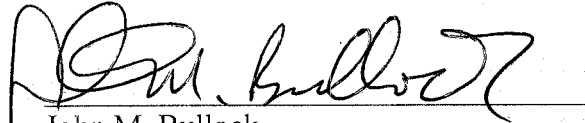
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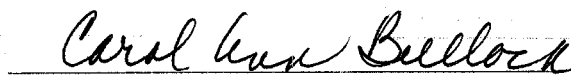
(a) all terms and provisions of the Note and Security Instrument providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and

(b) all terms and provisions of any adjustable rate rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

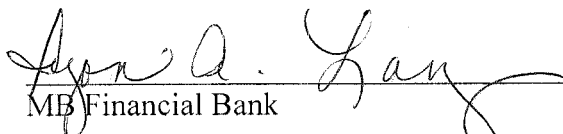
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the terms and provisions of the Note and Security Instrument will remain unchanged and in full force and effect, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.



John M. Bullock



Carol Ann Bullock



MB Financial Bank

Suzon A. Lanz, Asst Vice Pres,
(Printed Name and Title)

STATE OF Illinois)
) ss:
COUNTY OF DuPage)

Before me, the undersigned, a Notary Public in and for said County and State, this 16th day of September, 2010, personally appeared Suzon A. Lane the AVP of MB Financial Bank, Lender in the above, and acknowledged the execution of the same to be their voluntary act and deed, for the uses and purposes herein mentioned.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission Expires:

5/12/14

Nadia Safian
Notary Public

My County of Residence:

DuPage

Nadia Safian
Printed Name



After recording return to: MB Financial Bank, 6111 N. River Road, Suite 900, Rosemont, IL 60018

This instrument was prepared by S. Brent Potter (10900-49) Doyle Legal Corporation, P.C., 41 East Washington Street, Indianapolis, IN 46204. ↗

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 (S. Brent Potter)