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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 073515

2010 DEC 13 PM 2:12

MICHELLE R. FAJMAN
RECORDER

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 November 15, 2010, is made and executed between Richard P. Bellich and Dianne M. Bellich, husband and wife, whose address is 1338 West 95th Place, Crown Point, IN 46307 (referred to below as "Grantor") and Standard Bank and Trust Company, whose address is 7800 West 95th Street, Hickory Hills, IL 60457 (street or rural route address: 7800 West 95th Street, ., Hickory Hills, IL 60457) (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 25, 2009 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Mortgage and Assignment of Rents recorded March 10, 2009 as Document No. 200914684 and Document No. 2009014685, respectively, and a Modification of Mortgage dated December 5, 2009 recorded Dec 13, 2010 - as Document No. 2010-073514, all in the Office of the Recorder of Lake County, Indiana.

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

LOT 46 IN STRATFORD ESTATES UNIT 3, IN THE CITY OF CROWN POINT, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 71 PAGE 59, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 1338 West 95th Place, Crown Point, IN 46307. The Real

CONNOR TITLE SERVICES, INC.
102 W. HUBBARD STREET
CHICAGO, IL 60684

AMOUNT \$ 23⁰⁰
CASH _____ CHARGE _____
CHECK # 39949
OVERAGE _____
COPY _____
NON-COM _____
CLEAK RM

↑ 10343-0020

3 Ref

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**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 4053760001

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Property tax identification number is 45-12-33-178-007.000-029.

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

The minimum Interest Rate is increased to 7.500% (seven and a half percent). Repayment and Maturity Date are modified as follows: Borrower will pay this loan in full immediately upon Lender's demand. Borrower will pay regular monthly payments of all accrued unpaid interest due as of each payment date, beginning December 5, 2010, with all subsequent interest payments to be due on the same day of each month after that. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any unpaid collection costs; and then to any late charges. Borrower will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

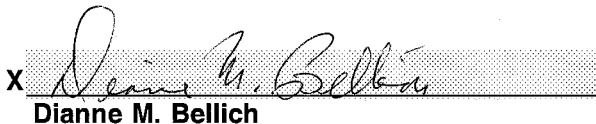
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 endorser 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.

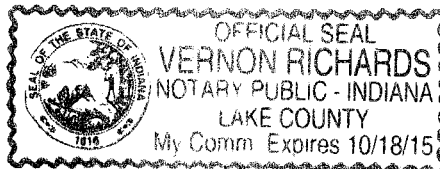
WAIVER OF RIGHT OF REDEMPTION. NOTWITHSTANDING ANY OF THE PROVISIONS TO THE CONTRARY CONTAINED IN THIS MORTGAGE, GRANTOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR JUDGMENT OF FORECLOSURE ON GRANTOR'S BEHALF AND ON BEHALF OF EACH AND EVERY PERSON, EXCEPT JUDGMENT CREDITORS OR GRANTOR, ACQUIRING ANY INTEREST IN OR TITLE TO THE PROPERTY SUBSEQUENT TO THE DATE OF THIS ASSIGNMENT.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 15, 2010.

GRANTOR:

X 
Richard P. Bellich

X 
Dianne M. Bellich



MODIFICATION OF MORTGAGE
(Continued)

Loan No: 4053760001

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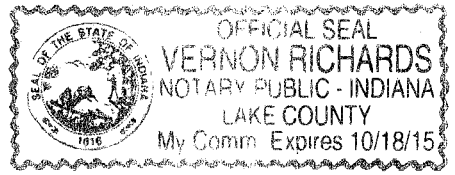
LENDER:

STANDARD BANK AND TRUST COMPANY

X [Signature]
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF INDIANA)
) SS
COUNTY OF LAKE)



On this day before me, the undersigned Notary Public, personally appeared **Richard P. Bellich and Dianne M. Bellich**, 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 16TH day of NOV, 20 10

By [Signature] Residing at MEANVILLE

Notary Public in and for the State of IN My commission expires 10-18-15

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 4053760001

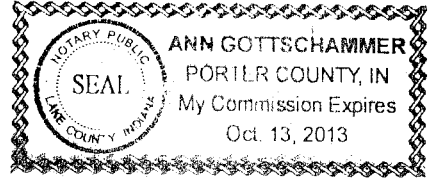
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LENDER ACKNOWLEDGMENT

STATE OF Indiana

COUNTY OF Lake

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) SS
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On this 16th day of November, 20 10, before me, the undersigned Notary Public, personally appeared Jeff Marsee and known to me to be the Loan Officer, 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 Ann Gottschammer

Residing at Porter County, IN

Notary Public in and for the State of IN

My commission expires 10/13/2013

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 (MONIKA CZUBIAK, LOAN DOCUMENTATION SPECIALIST).

This Modification of Mortgage was prepared by: **MONIKA CZUBIAK, LOAN DOCUMENTATION SPECIALIST**