

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2011 MAR 10 AM 8:55

MICROFILMED
RECORDED

2011 013484

WHEN RECORDED MAIL TO:
Royal Savings Bank
9226 S. Commercial Ave.
Chicago, IL 60617



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 1, 2011, is made and executed between Matthew D. Mc Cann, a bachelor (referred to below as "Grantor") and Royal Savings Bank, whose address is 9226 S. Commercial Avenue, Chicago, IL 60617 (street or rural route address: 9226 S. Commercial Avenue, -, Chicago, IL 60617) (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 29, 2005 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Mortgage dated December 29, 2005 in the principal amount of EIGHTY THOUSAND AND 00/100 DOLLARS (\$80,000.00), recorded January 12, 2006 as Document Number 2006 002502, in the Office of the Lake County Recorder, State of Indiana. As of the date of this Modification of Mortgage, the principal balance of the Note is \$74,388.56.

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

LOT 124, IN ELMWOOD MANOR 2ND ADDITION, IN THE TOWN OF GRIFFITH, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 34 PAGE 59, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 934-936 N. Wood Street, Griffith, IN 46319. The Real Property tax identification number is 45-07-26-451-015-000-006.

AMOUNT \$ 23⁰⁰-
CASH _____ CHARGE _____
CHECK # 213255, 213309
OVERAGE _____
COPY _____
NON-COM _____
CLERK BB

Ref 1

**MODIFICATION OF MORTGAGE
(Continued)**

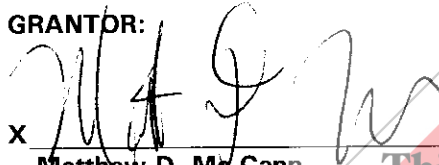
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

As of the date of this Modification of Mortgage, the date of the Note is January 1, 2011, in the principal amount of \$74,388.56, maturing January 1, 2016, with interest rates and all other terms and conditions provided for in the Note.

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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 1, 2011.

GRANTOR:

X 
Matthew D. Mc Cann

LENDER:

ROYAL SAVINGS BANK

X 
Andrew Morua, Senior Vice President



MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)

) SS

COUNTY OF WILL)

On this day before me, the undersigned Notary Public, personally appeared **Matthew D. Mc Cann**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

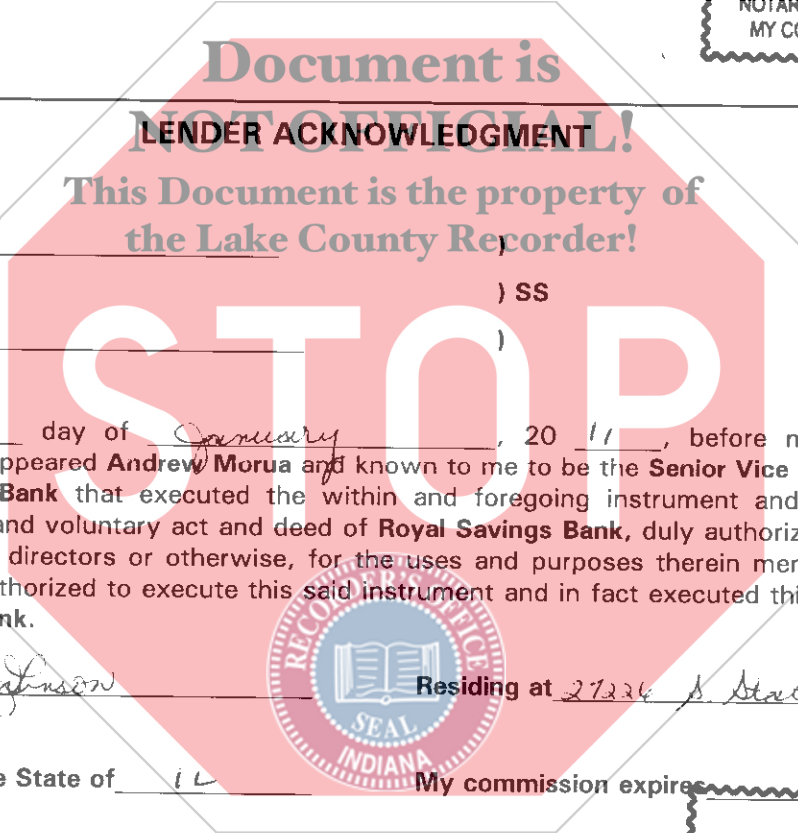
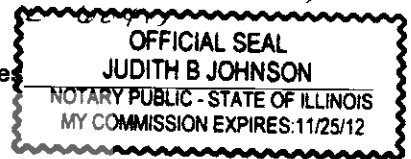
Given under my hand and official seal this 1st day of January, 20 11.

By Judith B. Johnson

Residing at 27236 S. State Line Rd, Cr. 14

Notary Public in and for the State of IL

My commission expires



STATE OF IL)

) SS

COUNTY OF WILL)

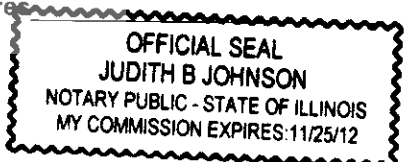
On this 1st day of January, 20 11, before me, the undersigned Notary Public, personally appeared **Andrew Morua** and known to me to be the **Senior Vice President**, authorized agent for **Royal Savings Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Royal Savings Bank**, duly authorized by **Royal Savings Bank** 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 **Royal Savings Bank**.

By Judith B. Johnson

Residing at 27236 S. State Line Rd Cr. 14 60417

Notary Public in and for the State of IL

My commission expires



**MODIFICATION OF MORTGAGE
(Continued)**

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 (C. Lindsay, Loan Servicing).

This Modification of Mortgage was prepared by: C. Lindsay, Loan Servicing



RECORDING PAGE

