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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2011 028840

2011 MAY 25 AM 10:05

MICHAEL C. WHELAN  
RECORDER

**RECORDATION REQUESTED BY:**

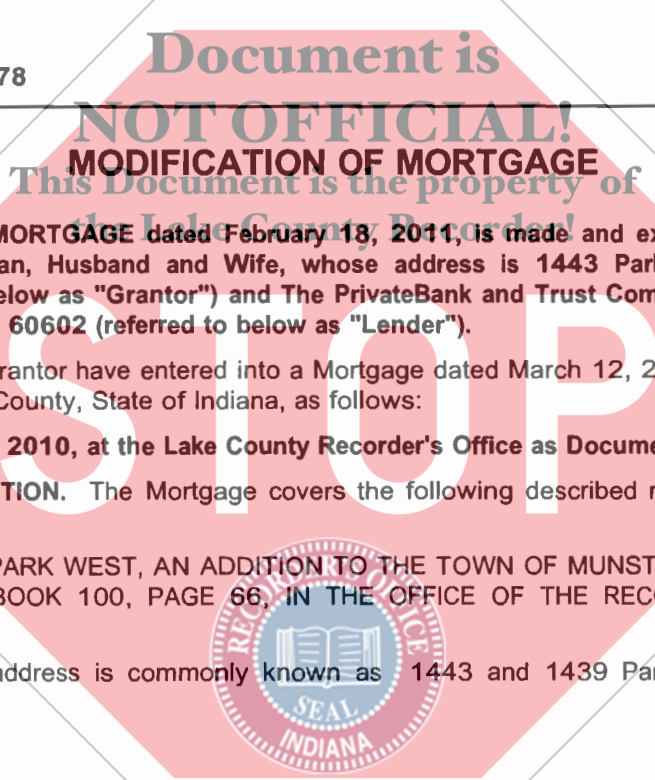
The PrivateBank and Trust Company  
Illinois - Main Office  
70 West Madison  
Chicago, IL 60602

**WHEN RECORDED MAIL TO:**

The PrivateBank and Trust Company - Loan  
Operations  
Closer: Bridget Werner  
70 W. Madison, 8th Floor  
Chicago, IL 60602-4202

**SEND TAX NOTICES TO:**

Michael C. Whelan  
Lori A. Whelan  
1443 Park West Circle  
Munster, IN 46321-3978



THIS MODIFICATION OF MORTGAGE dated February 18, 2011, is made and executed between Michael C. Whelan and Lori A. Whelan, Husband and Wife, whose address is 1443 Park West Circle, Munster, IN 46321-3978 (referred to below as "Grantor") and The PrivateBank and Trust Company, whose address is 70 West Madison, Chicago, IL 60602 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated March 12, 2010 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Recorded on March 29, 2010, at the Lake County Recorder's Office as Document Number 2010017707.

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

LOTS 45 AND 46, IN PARK WEST, AN ADDITION TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 100, PAGE 66, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

The Real Property or its address is commonly known as 1443 and 1439 Park West Circle, Munster, IN

**Fidelity National Title recorded this document as an accommodation. Fidelity did not examine the document or the title of the real estate affected.**

92011-0411

1 ref

AMOUNT \$ 23<sup>00</sup>  
CASII \_\_\_\_\_ CHARGE FW  
CHECK # \_\_\_\_\_  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON-COM \_\_\_\_\_  
CLERK AM

**MODIFICATION OF MORTGAGE  
(Continued)**

46321-3978. The Real Property tax identification number is 45-07-31-277-006.000-027 & 45-07-31-277-007.000-027.


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

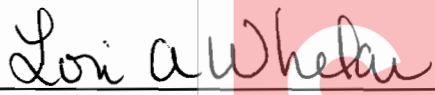
**THE AMOUNT OF THE FUTURE ADVANCE OBLIGATION IS INCREASED TO ONE MILLION TWO HUNDRED FIFTY FIVE THOUSAND DOLLARS (\$1,255,000.00).**

**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.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 18, 2011.**

**GRANTOR:**

x   
Michael C. Whelan

x   
Lori A. Whelan

**LENDER:**

**THE PRIVATEBANK AND TRUST COMPANY**  
x   
Authorized Signer



MODIFICATION OF MORTGAGE  
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

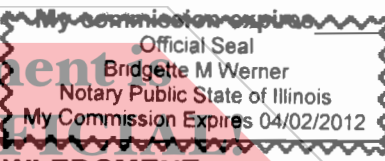
STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **Michael C. Whelan and Lori A. Whelan**, 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 1<sup>st</sup> day of March, 20 11.

By Bridgette M. Werner Residing at Evergreen Park, IL

Notary Public in and for the State of IL My commission expires 04/02/2012



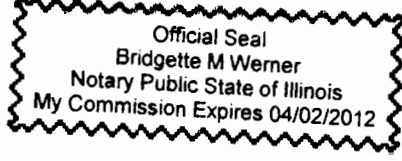
Document is NOT OF RECORD  
LENDER ACKNOWLEDGMENT  
This Document is the property of the Lake County Recorder!

STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

On this 1<sup>st</sup> day of March, 20 11, before me, the undersigned Notary Public, personally appeared Scott W. Elza and known to me to be the PVTB AND, authorized agent for **The PrivateBank and Trust Company** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **The PrivateBank and Trust Company**, duly authorized by **The PrivateBank 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 **The PrivateBank and Trust Company**.

By Bridgette M. Werner Residing at Evergreen Park, IL

Notary Public in and for the State of IL My commission expires 04/02/2012



**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 ( Duanna Tarlton ).

This Modification of Mortgage was prepared by: Bridgette M. Werner

Bridgette M. Werner



**RECORDING PAGE**

