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THIS INSTRUMENT PREPARED BY
AND AFTER RECORDING RETURN
TO:

2012 042519

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2012 JUN 27 AM 11:03

Julie Lebherz
Cole Taylor Bank
9550 W. Higgins Road
6th floor
Rosemont, Illinois 60018

MICHELLE R. FAJMAN
RECORDER

THE ABOVE SPACE IS RESERVED FOR RECORDER'S USE ONLY

MORTGAGE MODIFICATION AGREEMENT

This **MORTGAGE MODIFICATION AGREEMENT** (this "**Modification**") is made as of March 19, 2012 (the "**Effective Date**" regardless of the date this Modification was actually executed by the parties) by and among COLE TAYLOR BANK, whose address is 9550 West Higgins Road (6th Floor), Rosemont, Illinois 60018 ("**Lender**") and Theodore R. Zawislak and Darlene R. Zawislak (together referred to herein as "**Grantor**").

Mortgage. Grantor entered into that certain mortgage with Lender dated March 19, 2002 ("**Mortgage**") recorded in Lake County, State of Indiana on September 16, 2002 as Document Number 2002 083059.

Real Property Description. The Mortgage covers the following described real property (the "**Real Property**") located in Lake County, State of Indiana:

LOTS 67, 68, 69 AND 70 IN UNIT 26 OF WOODMAR, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 19, PAGE 25, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as: 7918 Northcote Ave., Hammond, IN 46324.

The Real Property tax identification number is Taxing Unit No.: 26, Key No.: 36-451-17.

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

AMOUNT \$ 22
CASH CHARGE
CHECK# 1591026, 1591012
OVERAGE
COPY
NON-CONF
DEPUTY

Ref 1

(a) The maturity date for the Credit Agreement is June 1, 2014.

(b) The interest rate on the Credit Agreement is 4.00% per annum effective June 1, 2012, and such interest rate may be further modified from time to time by Borrower and Lender.

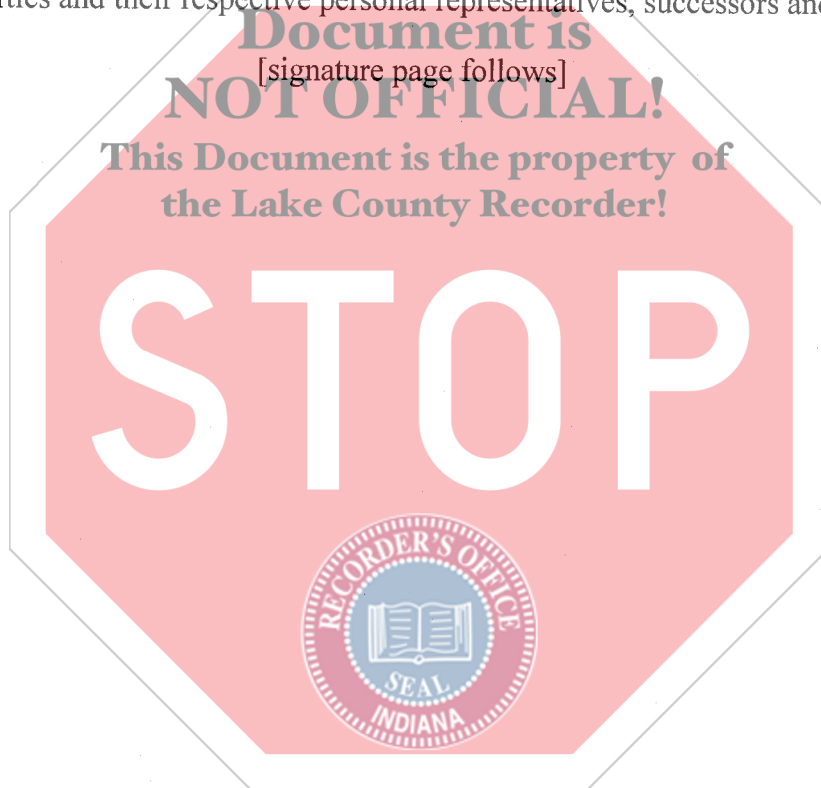
(c) Grantor acknowledges and agrees that, notwithstanding anything to the contrary in the Mortgage or Credit Agreement, Lender is no longer obligated to make any advances to Borrower under the terms of the Credit Agreement or Mortgage.

Effectiveness of this Agreement. This Modification shall not be effective until this Modification is executed and accepted by Lender.

Capitalized terms. All capitalized terms used but not defined herein shall have the same meaning as each has in the Mortgage.

Full Force and Effect. The Mortgage shall remain in full force and effect, except as expressly modified by this Modification.

Successors and Assigns. This Modification shall be binding upon and inure to the benefit of the parties and their respective personal representatives, successors and assigns.



The parties have executed this Modification as of the date set forth above.

GRANTOR:

Theodore R. Zawislak
Theodore R. Zawislak

Darlene R. Zawislak
Darlene R. Zawislak

STATE OF IL)
) SS
COUNTY OF Cook)

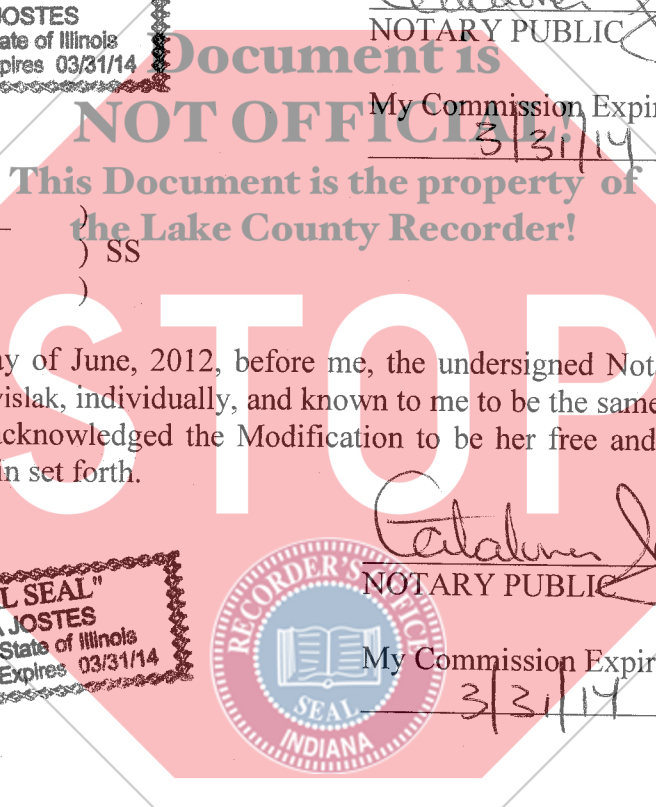
On this 16 day of June, 2012, before me, the undersigned Notary Public, personally appeared Theodore R. Zawislak, individually, and known to me to be the same person who executed this Modification and acknowledged the Modification to be his free and voluntary act for the uses and purposes therein set forth.



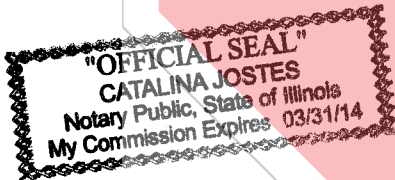
Catalina Jostes
NOTARY PUBLIC

My Commission Expires: 3/31/14

STATE OF IL)
) SS
COUNTY OF Cook)



On this 16 day of June, 2012, before me, the undersigned Notary Public, personally appeared Darlene R. Zawislak, individually, and known to me to be the same person who executed this Modification and acknowledged the Modification to be her free and voluntary act for the uses and purposes therein set forth.



Catalina Jostes
NOTARY PUBLIC

My Commission Expires: 3/31/14



LENDER:

COLE TAYLOR BANK

By: *Julie Lebherz*
Name: *Julie A. Lebherz*
Title: *VICE PRESIDENT*

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On this *19th* day of June, 2012, before me, the undersigned Notary Public, personally appeared Julie Lebherz, the Vice President of COLE TAYLOR BANK (the "Bank"), and known to me to be the Vice President of the Bank that executed this Modification and acknowledged the Modification to be the free and voluntary act and deed of the Bank, by authority of its Board of Directors, for the uses and purposes therein set forth.

"OFFICIAL SEAL"
JUDITH CARL
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 06/18/2016

Judith Carl
NOTARY PUBLIC
My Commission Expires:
6-18-2016

