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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 021215

2013 MAR 21 AM 8:53

MICHAEL W. BROWN
RECORDER

RECORDATION REQUESTED BY:

FIRST MIDWEST BANK
CHICAGO HEIGHTS
ONE PIERCE PLACE
SUITE 1500
ITASCA, IL 60143

WHEN RECORDED MAIL TO:

First Midwest Bank
Gurnee Branch
P.O. Box 9003
Gurnee, IL 60031-2502

215025009-202 # 3518 # 27009

Document is NOT OFFICIAL!

THIS MODIFICATION OF MORTGAGE dated January 22, 2013, is made and executed between STEPHEN SCHNEIDER and KAREN SCHNEIDER, HUSBAND AND WIFE, JOINT TENANTS, whose address is 518 OXFORD CIRCLE, GRIFFITH, IN 463193051 (referred to below as "Grantor") and FIRST MIDWEST BANK, whose address is ONE PIERCE PLACE, SUITE 1500, ITASCA, IL 60143 (referred to below as "Lender").

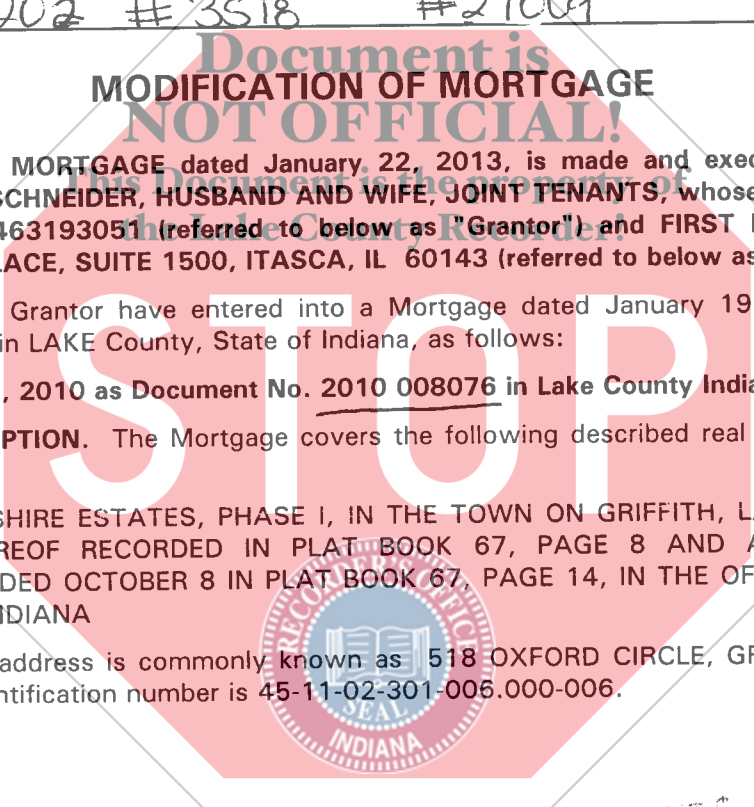
MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 19, 2010 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

Recorded February 15, 2010 as Document No. 2010 008076 in Lake County Indiana.

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

LOT 5 IN COUNTRYSHIRE ESTATES, PHASE I, IN THE TOWN ON GRIFFITH, LAKE COUNTY, INDIANA, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 67, PAGE 8 AND AMENDED BY PLAT OF CORRECTION RECORDED OCTOBER 8 IN PLAT BOOK 67, PAGE 14, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

The Real Property or its address is commonly known as 518 OXFORD CIRCLE, GRIFFITH, IN 463193051. The Real Property tax identification number is 45-11-02-301-006.000-006.



1 REF

ADDITIONAL CHARGE 21.00
100388102 + 100396271
PP

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**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 203

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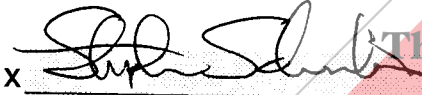
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

To delete the definition of "Note" therein its entirety and insert in lieu thereof the following: "Note. The word "Note" means the promissory note or credit agreement dated January 19, 2010 in the original principal amount of \$185,500.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the promissory note or agreement. The Note is payable on demand.

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 JANUARY 22, 2013.


GRANTOR:

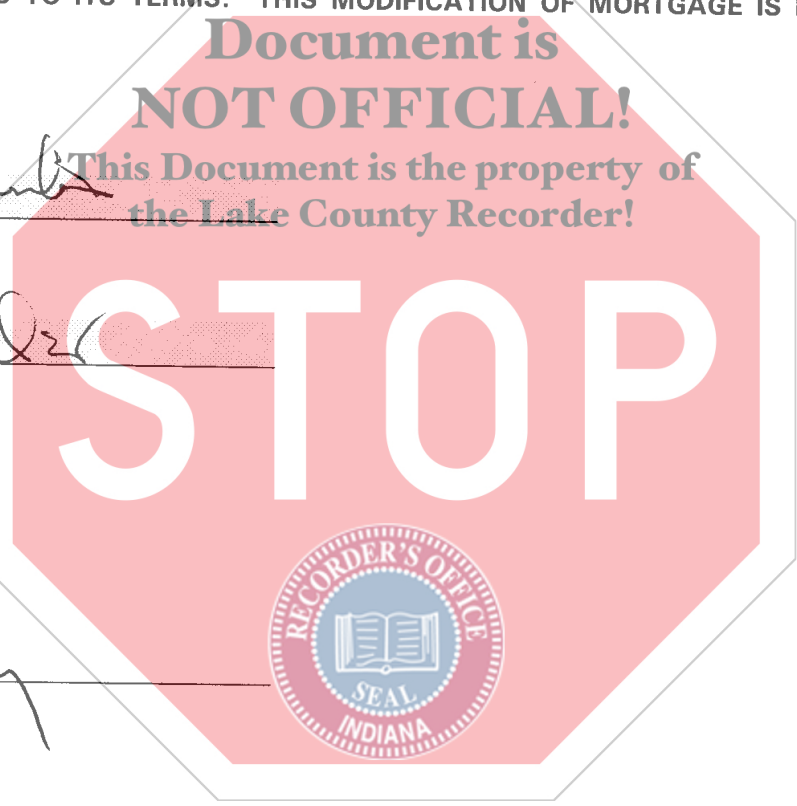
x 
STEPHEN SCHNEIDER

x 
KAREN SCHNEIDER

LENDER:

FIRST MIDWEST BANK

x 
Authorized Signer



MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)

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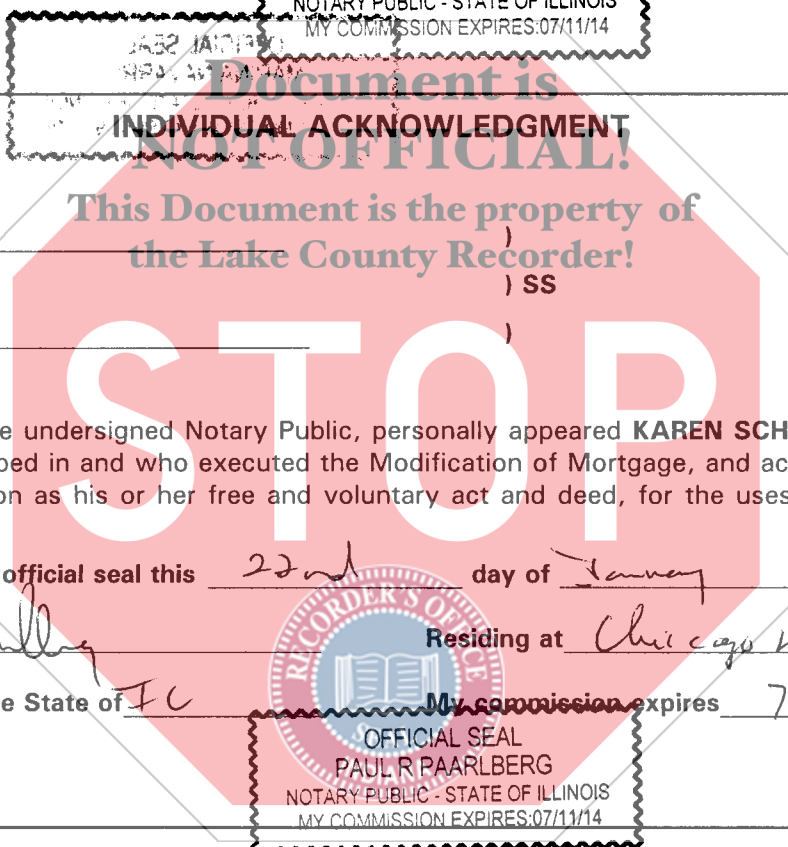
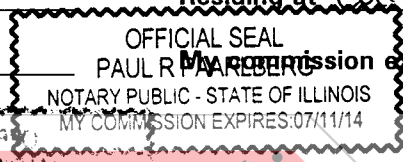
COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **STEPHEN SCHNEIDER**, 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 22nd day of January, 2013.

By [Signature] Residing at Chicago Heights, IL

Notary Public in and for the State of IL My commission expires 7-11-14



STATE OF IL)

) SS

COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **KAREN SCHNEIDER**, 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 22nd day of January, 2013.

By [Signature] Residing at Chicago Heights, IL

Notary Public in and for the State of IL My commission expires 7-11-14



MODIFICATION OF MORTGAGE
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF IL)

) SS

COUNTY OF Cook)

On this 22nd day of January, 2013, before me, the undersigned, Notary Public, personally appeared Paul R. Taubert and known to me to be the Vice President, authorized agent for **FIRST MIDWEST BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **FIRST MIDWEST BANK**, duly authorized by **FIRST MIDWEST 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 **FIRST MIDWEST BANK**.

By Marina Navarro

Residing at Chicago IL

Notary Public in and for the State of IL

9/2/14



Document
NOT OPEN

This Document is the property of

the Lake County Recorder!

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 (Cindy Ruble).

STOP

This Modification of Mortgage was prepared by: FIRST MIDWEST BANK

