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MICHAEL S. BROWN
RECORDER

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MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 31st day of May, 2013, between RFC REMODELING, INC., an Indiana Corporation, AS TO P1, whose address is 20076 Calumet Avenue, Lowell, Indiana 46356, Robert F. Coluzzi Jr., whose address is 20076 Calumet Avenue, Lowell, Indiana 46356, and Kelly J. Coluzzi, AS TO P3, whose address is 20076 Calumet Avenue, Lowell, Indiana 46356 ("Mortgagor"), and First Community Bank and Trust whose address is 1111 Dixie Hwy, P.O. Box 457, Beecher, Illinois 60401 ("Lender").

First Community Bank and Trust and Mortgagor entered into a Mortgage dated August 6, 2012 and recorded on August 14, 2012, filed for record in records of COUNTY of LAKE, State of Indiana, with recorder's entry number 2012054358 ("Mortgage"). The Mortgage covers the following described real property:

Address: P1: 17511 SUNSET DR; P3: 20076 CALUMET AVE, Lowell, Indiana 46356

Legal Description: P1: LOTS 25, RECORDED IN PLAT BOOK 97 PAGE 59, AND IN THE CORRECTED PLAT OF MALIBU WOODS, AN ADDITION TO THE TOWN OF LOWELL, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 100, PAGE 29, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

P3: LOT 1, EXCEPT THE NORTH 30 FEET THEROF, IN COLUZZI ACRES, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 98 PAGE 82, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Parcel ID/Sidwell Number: P1: 45-19-24-251-007-000-008; P3: 45-22-01-200-015-000-037

It is the express intent of the Mortgagor and Lender to modify the terms and provisions set forth in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

- MATURITY DATE EXTENDED TO 11-27-2013.

Mortgagor and Lender agree that the Mortgage including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Mortgage it being the intent of Mortgagor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Mortgage.

AMOUNT \$ 18-
 CASH _____ CHARGE 146369
 CHECK # _____
 OVERAGE 3 _____
 COPY _____
 NON-COM _____
 CLERK aa _____

1 Ref

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BUSINESS ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
COUNTY OF WILL)

This instrument was acknowledged on the 29th day of October, 2013, by Thomas Burton, Senior Vice President of Lending on behalf of First Community Bank and Trust, a(n) Illinois corporation, who personally appeared before me.

In witness whereof, I hereunto set my hand and official seal.

My commission expires: 11/19/2015

Linda Ward
[Redacted]
Will County, IL

[Redacted] residing at [Redacted]
[Redacted], [Redacted]

(Official Seal) OFFICIAL SEAL
LINDA WARD
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES 04/19/15



THIS INSTRUMENT WAS PREPARED BY:
First Community Bank and Trust
Susan Karstensen Loan Processor
1111 Dixie Hwy., P.O. Box 457
Beecher, IL 60401

AFTER RECORDING RETURN TO:
First Community Bank and Trust
Linda Ward, Loan Processor
1111 Dixie Hwy., P.O. Box 457
Beecher, IL 60401

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.

Susan Karstensen (Seal)

Susan Karstensen Loan Processor
Date
Loan Processor for First Community Bank and Trust

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
COUNTY OF WILL)

The foregoing instrument was acknowledged by Robert F. Coluzzi Jr., and Kelly J. Coluzzi, before me on May 31, 2013. In witness whereof, I hereunto set my hand and my official seal.

My commission expires: 4/19/2015

Linda Ward

Will County, IL
Identification Number _____



(Official Seal)

BUSINESS ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
COUNTY OF WILL)

This instrument was acknowledged on the 31st day of May, 2013, by Robert F. Coluzzi Jr., President on behalf of RFC REMODELING, INC., an Indiana Corporation, who personally appeared before me.

In witness whereof, I hereunto set my hand and official seal.

My commission expires: 4/19/2015

Linda Ward

Will County, IL
Identification Number _____



(Official Seal)

LENDER: First Community Bank and Trust

Thomas Burton, Sr. (Seal)

By: Thomas Burton Date
Its: Senior Vice President of Lending

