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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 FEB -5 AM 8:33

MICHAEL B. BROWN
RECORDER

↓
CHICAGO TITLE INSURANCE 2014 006910
505 E. NORTH AVENUE
CAROL STREAM, IL 60188

RECORDATION REQUESTED BY:
OLD PLANK TRAIL COMMUNITY BANK, NA
First National Bank of Illinois a Branch of Old
Plank Trail Community Bank, NA
3256 Ridge Road
Lansing, IL 60438

WHEN RECORDED MAIL TO:
OLD PLANK TRAIL COMMUNITY BANK, NA
First National Bank of Illinois a Branch of Old
Plank Trail Community Bank, NA
3256 Ridge Road
Lansing, IL 60438

SEND TAX NOTICES TO:
OLD PLANK TRAIL COMMUNITY BANK, NA
First National Bank of Illinois a Branch of Old
Plank Trail Community Bank, NA
3256 Ridge Road
Lansing, IL 60438

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Q32035829

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 1, 2013, is made and executed between Steven Rybenski, whose address is 20162 Blackstone Avenue, Chicago Heights, IL 60411 (referred to below as "Grantor") and OLD PLANK TRAIL COMMUNITY BANK, NA, whose address is 3256 Ridge Road, Lansing, IL 60438 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 18, 2008 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Recorded on May 7, 2008 in Lake County, IN recorder's office as document number 2008 033692.

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

Parcel 1: Part of the Southeast Quarter of the Northeast Quarter of Section 26, Township 34 North, Range 9 West of the Second Principal Meridian, in Lake County, Indiana, described as follows: Commencing at the Southwest Corner of said tract and running thence North 924 feet; thence East 516.21 feet, thence

AMOUNT \$ 24
CASH _____ CHARGE _____
CHECK # 001480932
OVERAGE _____
COPY _____
NON-COM
CLERK br

1-ref#

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**MODIFICATION OF MORTGAGE
(Continued)**

South 924 feet; thence West 516.21 feet to the place of beginning. Parcel 2: The North 1 rod of the Southwest Quarter of the Northeast Quarter of Section 26, Township 34 North, Range 9 West of the Second Principal Meridian, in Lake County, Indiana. Parcel 3: The East 1 rod of the Southwest Quarter of the Northeast Quarter of Section 26, Township 34 North, Range 9 West of the Second Principal Meridian, in Lake County, Indiana, excepting therefrom the North 1 rod thereof.

The Real Property or its address is commonly known as 13631 Hobart Street, Cedar Lake, IN 46303. The Real Property tax identification number is 45-15-26-281-001.000-043.

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

Effective August 1, 2013 the maturity date is extended from April 1, 2010 to February 1, 2014.

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 AUGUST 1, 2013.

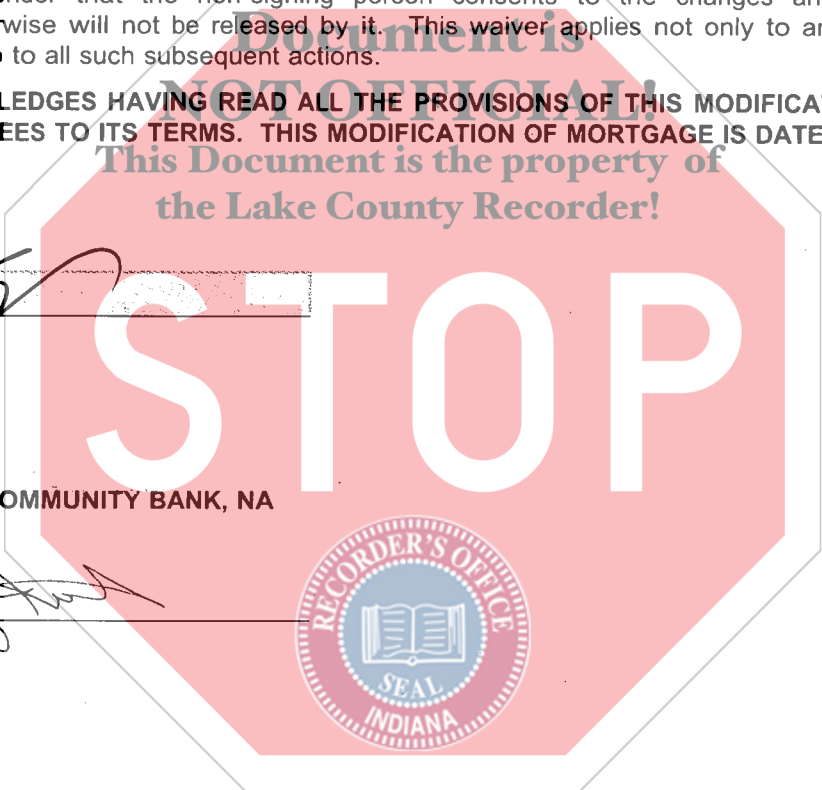
GRANTOR:

X 
Steven Rybenski

LENDER:

OLD PLANK TRAIL COMMUNITY BANK, NA

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 **Steven Rybenski**, 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 30th day of December, 2013.

By Sally M. Heckwine OFFICIAL SEAL Residing at LANSING, ILLINOIS
NOTARY PUBLIC STATE OF ILLINOIS
Notary Public in and for the State of Illinois My commission expires FEB. 18, 2014
My Commission Expires 02/18/14

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LENDER ACKNOWLEDGMENT!
This Document is the property of
the Lake County Recorder!

STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 30th day of December, 2013, before me, the undersigned Notary Public, personally appeared Gerry Kottler and known to me to be the AVP, authorized agent for **OLD PLANK TRAIL COMMUNITY BANK, NA** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **OLD PLANK TRAIL COMMUNITY BANK, NA**, duly authorized by **OLD PLANK TRAIL COMMUNITY BANK, NA** 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 **OLD PLANK TRAIL COMMUNITY BANK, NA**.

By Sally M. Heckwine Residing at LANSING, ILLINOIS
Notary Public in and for the State of ILLINOIS My commission expires FEB. 18, 2014

OFFICIAL SEAL
SALLY M HECKWINE
NOTARY PUBLIC STATE OF ILLINOIS
My Commission Expires 02/18/14

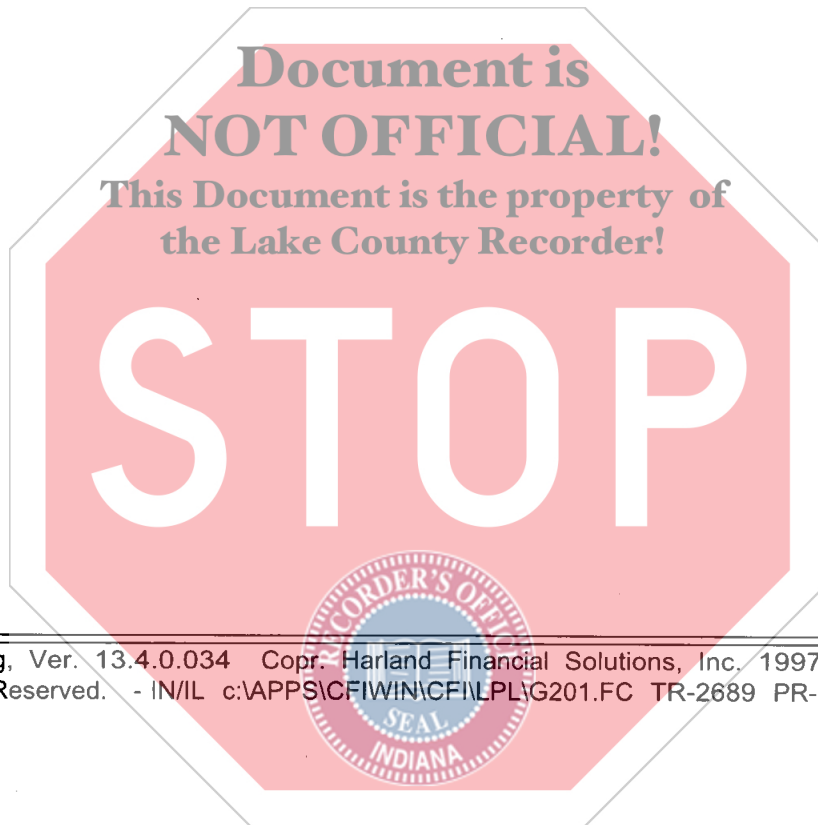
**MODIFICATION OF MORTGAGE
(Continued)**

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 (Robin Urbanowski, Loan Administrator).

This Modification of Mortgage was prepared by: Robin Urbanowski, Loan Administrator



RECORDING PAGE



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