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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 024477

2014 MAY -1 AM 9:27

MICHAEL B. BROWN
RECORDER

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MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 27th day of April, 2014, between David A Bonander, whose address is 18 Diana Road, Ogden Dunes, Indiana 46368 ("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 April 15, 2009 and recorded on April 22, 2009, filed for record in records of COUNTY of LAKE, State of Indiana, with recorder's entry number 2009025730 ("Mortgage"). The Mortgage covers the following described real property:

Address: 6711 Forest Avenue, Gary, Indiana 46403

Legal Description: LOT 7 AND THE WEST 1/2 OF LOT 6 IN BLOCK "C" IN GRAND BOULEVARD SUBDIVISION, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 21, PAGE 3, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Parcel ID/Sidwell Number: 45-05-32-305-002.000-004

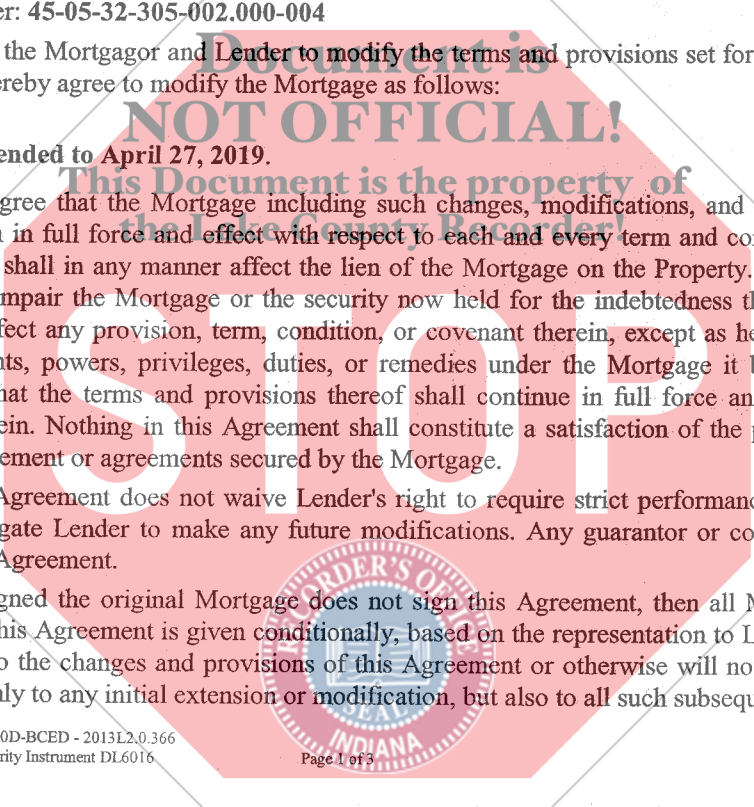
It is the express intent of the Mortgagor and Lender to modify the terms and provisions set forth in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

- **Maturity Date extended to April 27, 2019.**

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.

Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Mortgage modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement 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.



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This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

ORAL AGREEMENTS DISCLAIMER. This Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

By signing below, Mortgagor and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms.

David A Bonander 4-27-14

David A Bonander
Individually

Date

Witnessed by:

Name:

Date

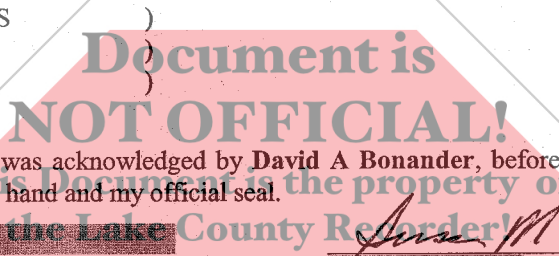
Name:

Date

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)

COUNTY OF WILL)



The foregoing instrument was acknowledged by David A Bonander, before me on April 27, 2014. In witness whereof, I hereunto set my hand and my official seal.

My commission expires:



(Official Seal)

Susan M Schmidt
Will County, IL
Identification Number [redacted]

LENDER: First Community Bank and Trust

Mark Sebastian 4/27/14

By: Mark Sebastian
Its: Vice President of Lending

Date



BUSINESS ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
COUNTY OF WILL)

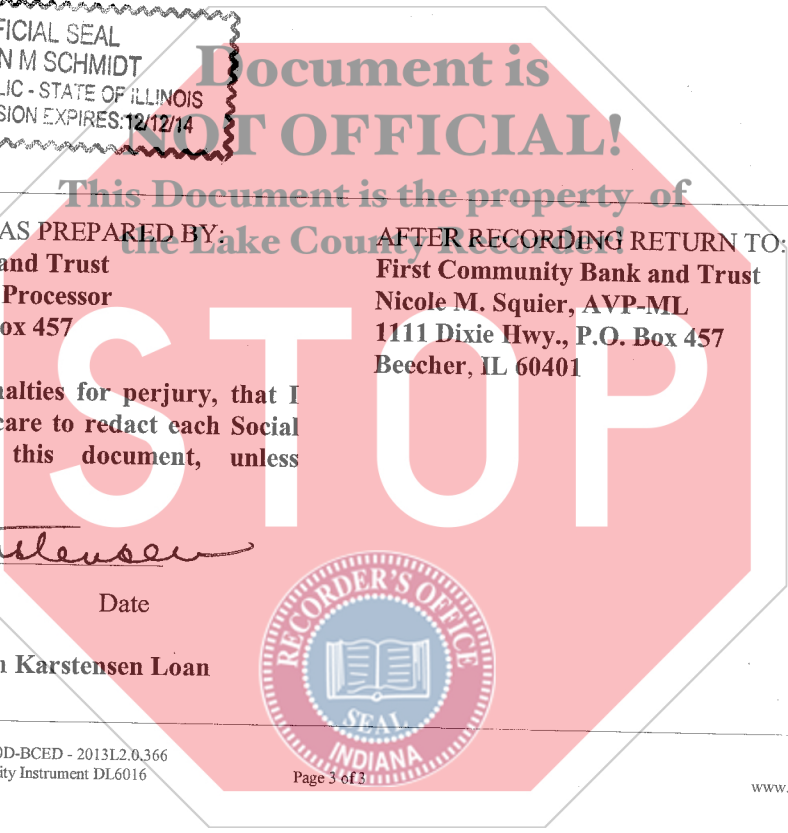
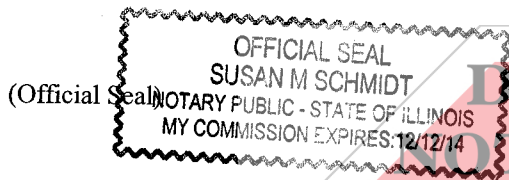
This instrument was acknowledged on the 27th day of April, 2014, by Mark Sebastian, Vice President of Lending on behalf of First Community Bank and Trust, a(n) Illinois corporation, who personally appeared before me.

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

My commission expires: [REDACTED]

[REDACTED] residing at [REDACTED],

Susan M. Schmidt
[REDACTED]
Will County, IL



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
Nicole M. Squier, AVP-ML
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

Susan Karstensen Loan Processor
Date
Loan Processor for Susan Karstensen Loan Processor

