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2014 028920

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2014 MAY 21 AM 8:44

MICHAEL D. BROWN  
RECORDER

**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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the Lake County Recorder!**

032038601

**MODIFICATION OF MORTGAGE**

#23

**THIS MODIFICATION OF MORTGAGE** dated February 1, 2014, is made and executed between Steven Rybenski (referred to below as "Grantor") and OLD PLANK TRAIL COMMUNITY BANK, NA, whose address is 3256 Ridge Road, Lansing, IL 60438 (street or rural route address: 280 Veterans Parkway, New Lenox, IL 60451) (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 \$ 23-  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK # 0014809378  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON-COM \_\_\_\_\_  
CLERK AM E

*me*

**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 February 1, 2014 the maturity date is extended from February 1, 2014 to February 1, 2016. .**

**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 FEBRUARY 1, 2014.**

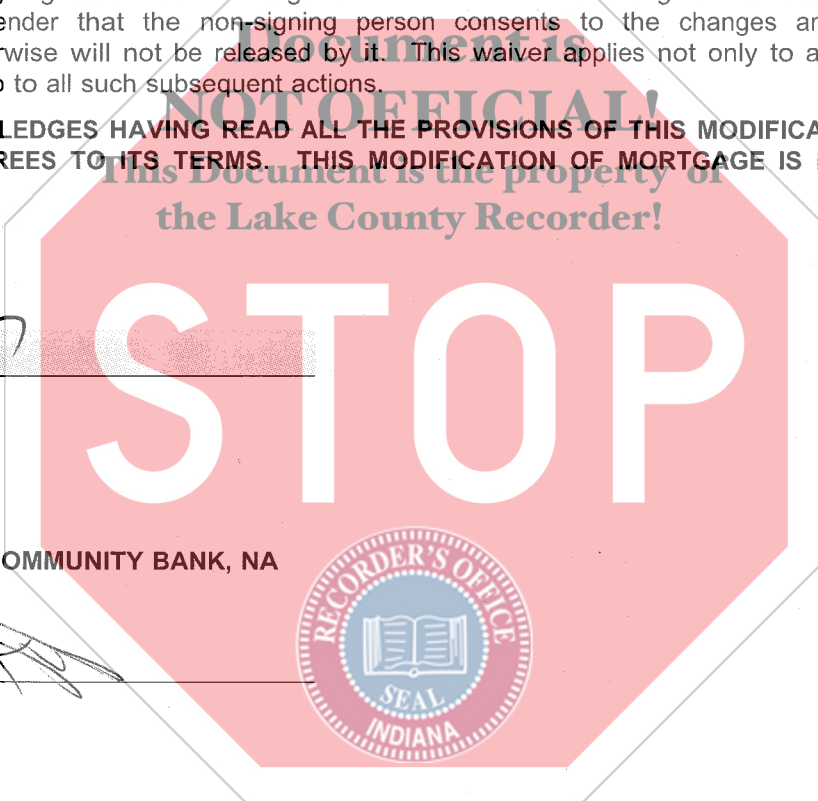
**GRANTOR:**

X   
Steven Rybanski

**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 14<sup>th</sup> day of April, 20 14.

By Sally M Heckwine Residing at LANSING, Illinois

Notary Public in and for the State of Illinois My Commission Expires Feb. 18, 2018



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LENDER ACKNOWLEDGMENT!

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STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

On this 14<sup>th</sup> day of April, 20 14, before me, the undersigned Notary Public, personally appeared Gerry Kottka and known to me to be the Asst Vice Pres, 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, 2018



**MODIFICATION OF MORTGAGE  
(Continued)**

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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 Administration Specialist).

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**This Modification of Mortgage was prepared by: Robin Urbanowski, Loan Administration Specialist**

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**RECORDING PAGE**

