

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2014 050239

2014 AUG 21 AM 9:33

MICHAEL B. BROWN  
RECORDER

RECORDATION REQUESTED BY:

FIRST MIDWEST BANK  
SPECIAL ASSETS  
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

7

604027991-66276

**Document is NOT OFFICIAL!**  
**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated March 31, 2014, is made and executed between PROVIDENCE HOMES AT REGENCY, INC., an Indiana Corporation, whose address is 900 WOODLANDS PARKWAY, VERNON HILLS, IL 600613103 (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 30, 2014 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

Recorded February 11, 2014 as Document #2014 008108 in Lake County, Indiana.

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as LOT 77-13087 CLEVELAND STREET, CROWN POINT, IN 463070000. The Real Property tax identification number is 45-16-20-426-030.000-042.

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

AMOUNT \$ 25-  
CASH \_\_\_\_\_ CHARGE \_\_\_\_\_  
CHECK # 100496287  
OVERAGE \_\_\_\_\_  
COPY \_\_\_\_\_  
NON-COM \_\_\_\_\_  
CLERK AM

my

E

**MODIFICATION OF MORTGAGE  
(Continued)**

Loan No: 66276

Page 2

To delete the definition of "Note" therein its entirety and to insert in lieu thereof the following:

"Note. The word "Note" means the promissory note dated July 1, 2012, in the original principal amount of \$300,000.00 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. Interest accrues on the principal balance of the Note at \$1.00 per month. The maturity date of the Note is May 5, 2015; provided, however that such maturity date may be extended to May 5, 2016, pursuant to the terms and conditions of the Second Modification."

**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 MARCH 31, 2014.**

GRANTOR:

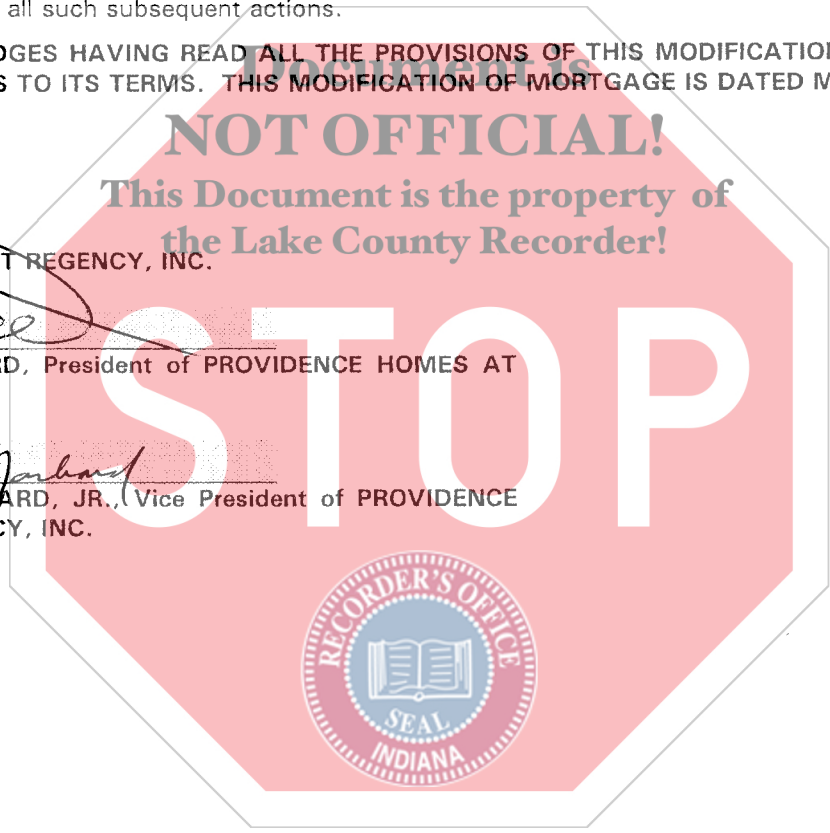
PROVIDENCE HOMES AT REGENCY, INC.

By: 

PETER E. MANHARD, President of PROVIDENCE HOMES AT REGENCY, INC.

By: 

DONALD E. MANHARD, JR., Vice President of PROVIDENCE HOMES AT REGENCY, INC.



MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 66276

Page 3

LENDER:

FIRST MIDWEST BANK

x *Kim Amore*  
Authorized Signer

CORPORATE ACKNOWLEDGMENT

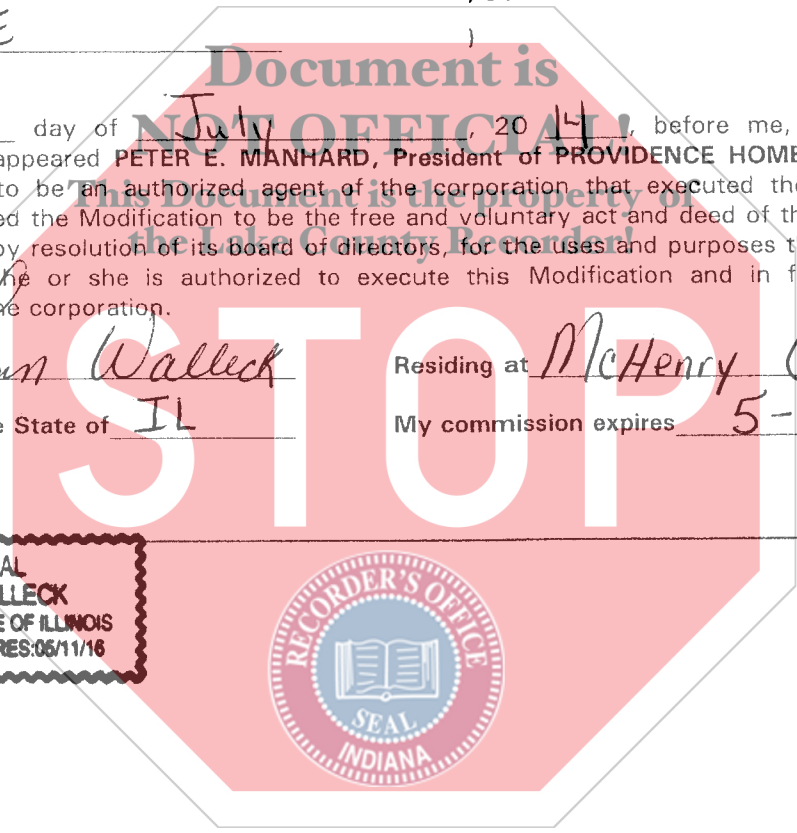
STATE OF IL )

COUNTY OF LAKE ) SS

On this 30<sup>th</sup> day of July, 2014, before me, the undersigned Notary Public, personally appeared PETER E. MANHARD, President of PROVIDENCE HOMES AT REGENCY, INC., and known to me to be an authorized agent of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By *Cindy Lynn Walleck* Residing at McHenry County  
Notary Public in and for the State of IL My commission expires 5-11-16

OFFICIAL SEAL  
CINDY LYNN WALLECK  
NOTARY PUBLIC - STATE OF ILLINOIS  
MY COMMISSION EXPIRES: 05/11/16



MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 66276

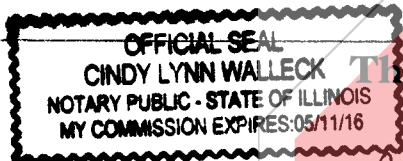
Page 4

CORPORATE ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
COUNTY OF LAKE )

On this 30<sup>th</sup> day of July, 20 14, before me, the undersigned Notary Public, personally appeared **DONALD E. MANHARD, JR.**, Vice President of **PROVIDENCE HOMES AT REGENCY, INC.**, and known to me to be an authorized agent of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By Cindy Lynn Walleck Residing at McHenry County  
Notary Public in and for the State of IL My commission expires 5-11-16

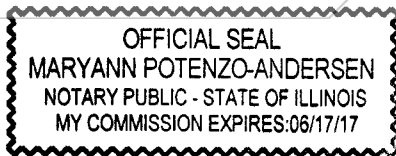


Document is NOT OFFICIAL!  
Borrower Acknowledgment  
Property of the Lake County Recorder!

STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

On this 6<sup>th</sup> day of August, 20 14, before me, the undersigned Notary Public, personally appeared Jim Armendo 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 Maryann Potenzo Andersen Residing at Cook County Ill  
Notary Public in and for the State of Ill My commission expires 6/17/2017



I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THE DOCUMENT, UNLESS REQUIRED BY LAW (First Midwest Bank).

---

---

**Document is**  
**NOT OFFICIAL!**  
This Modification of Mortgage was prepared by: Anna Margellos

**This Document is the property of  
the Lake County Recorder!**

**STOP**



**EXHIBIT A**

**LEGAL DESCRIPTION**

Lot 77, in the Regency, Unit No. 2, Phase One, As per Plat thereof, recorded in Plat Book 103, Page 19, in the Office of the Recorder of Lake County, Indiana.

**PIN #**

45-16-20-426-030.000-042

**ADDRESS**

13087 Cleveland Street  
Crown Point, IN 46307

