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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 080898

2014 DEC 19 AM 11:45

MICHAEL B. BROWN
RECORDER

RECORDATION REQUESTED BY:
STANDARD BANK AND TRUST COMPANY
EASTERN REGION
7725 WEST 98th STREET
HICKORY HILLS, IL 60457

WHEN RECORDED MAIL TO:
STANDARD BANK AND TRUST COMPANY
EASTERN REGION
7725 WEST 98th STREET
HICKORY HILLS, IL 60457

SEND TAX NOTICES TO:
STANDARD BANK AND TRUST COMPANY
EASTERN REGION
7725 WEST 98th STREET
HICKORY HILLS, IL 60457



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 5, 2014, is made and executed between Standard Bank and Trust Company, not personally but as Trustee on behalf of Trust No. 21052, dated June 9, 2011, whose address is 7800 West 95th Street, Hickory Hills, IL 60457 (referred to below as "Grantor") and STANDARD BANK AND TRUST COMPANY, whose address is 7725 WEST 98th STREET, HICKORY HILLS, IL 60457 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 22, 2011 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Mortgage and Assignment of Rents recorded August 1, 2011 as Document Nos. 2011 041129 and 2011041130. Modification of Mortgage recorded October 14, 2014 as Document No. 2014 064983.

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

LOT 2 IN GOLDEN CORRAL ADDITION TO SCHERERVILLE AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 97, PAGE 62 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 917-955 Eagle Ridge Dr., Schererville, IN 46375.

14349-73
O'CONNOR TITLE SERVICES, INC.
162 W. HUBBARD ST
CHICAGO, IL 60654

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AD
3 Ref
ck-50721

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**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 4053509002

The Real Property tax identification number is 45-11-08-227-002.000-036.

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

The interest rate on the principal balance of the Promissory Note remaining unpaid is reduced to 6.00%.

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 OCTOBER 5, 2014.

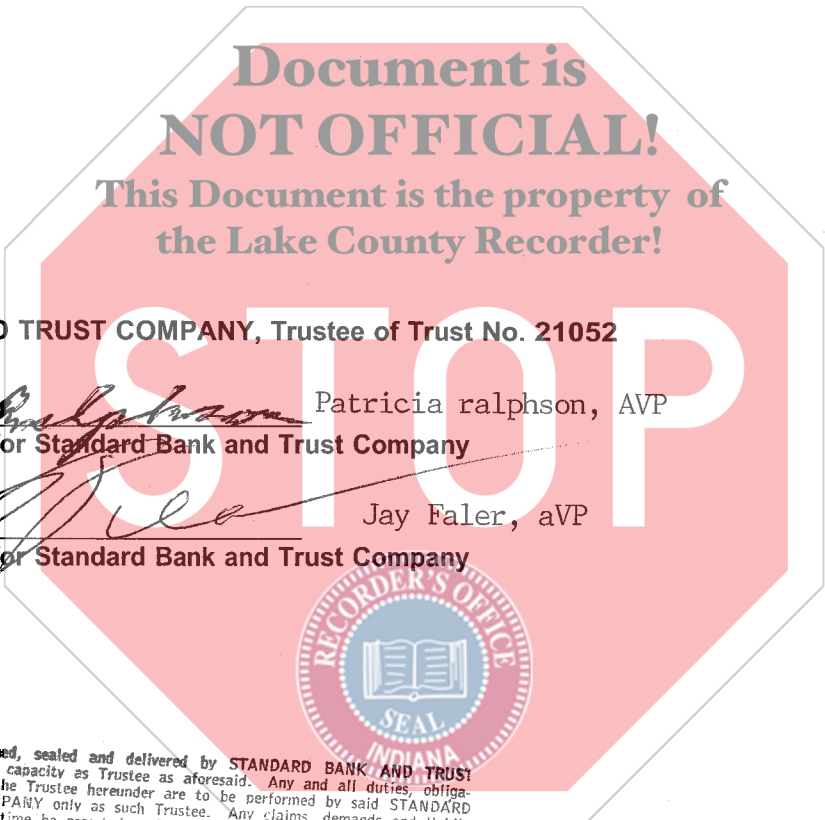
GRANTOR:

TRUST NO. 21052

STANDARD BANK AND TRUST COMPANY, Trustee of Trust No. 21052

By:  Patricia Ralphson, AVP
Authorized Signer for Standard Bank and Trust Company

By:  Jay Faler, aVP
Authorized Signer for Standard Bank and Trust Company



This instrument is signed, sealed and delivered by STANDARD BANK AND TRUST COMPANY, solely in its capacity as Trustee as aforesaid. Any and all duties, obligations and liabilities of the Trustee hereunder are to be performed by said STANDARD BANK AND TRUST COMPANY only as such Trustee. Any claims, demands and liabilities which may at any time be asserted against the Trustee hereunder shall be paid, collected or satisfied against only the property or assets in the possession of said STANDARD BANK AND TRUST COMPANY as Trustee as aforesaid, and the said STANDARD BANK AND TRUST COMPANY does not undertake, nor shall it have any personal or individual liability or obligation of any nature whatsoever by virtue of the execution and delivery hereof, nor shall STANDARD BANK AND TRUST COMPANY, either individually or as Trustees, be under any duty or obligation to sequester the rents, issues and profits arising from the property described or any other property which it may hold under the terms and conditions of said Trust Agreement.

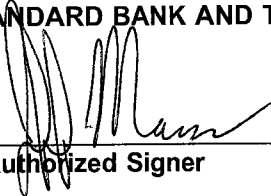
MODIFICATION OF MORTGAGE
(Continued)

Loan No: 4053509002

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LENDER:

STANDARD BANK AND TRUST COMPANY

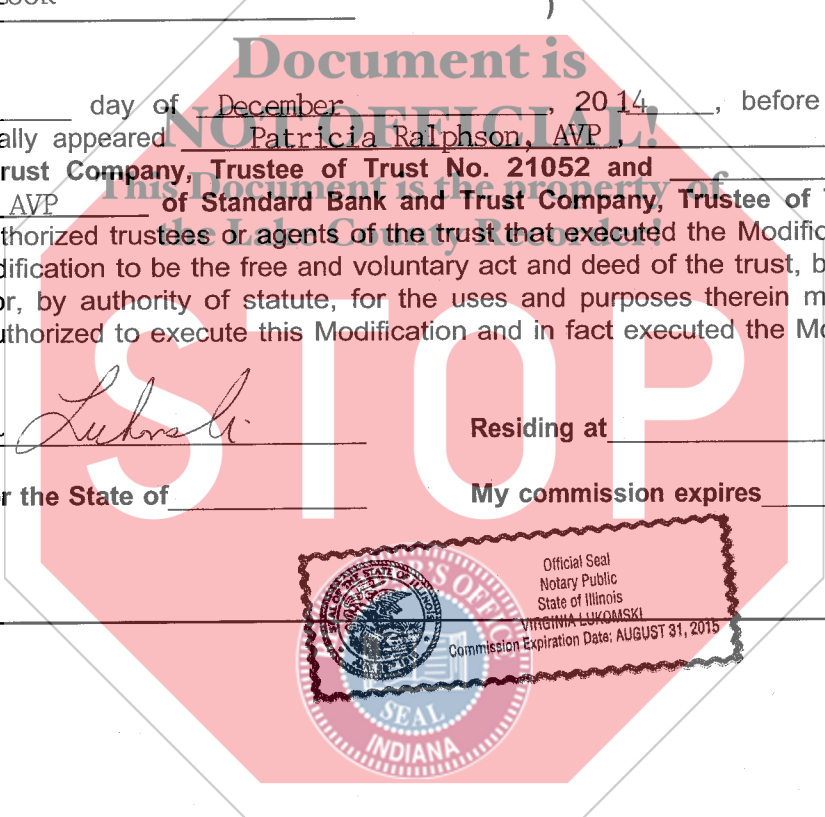
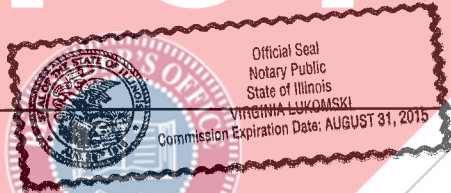
X 
Authorized Signer

TRUST ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 2nd day of December, 2014, before me, the undersigned Notary Public, personally appeared Patricia Ralphson, AVP, Standard Bank and Trust Company, Trustee of Trust No. 21052 and Jay Faler, AVP of Standard Bank and Trust Company, Trustee of Trust No. 21052, and known to me to be authorized trustees or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By  Residing at _____
Notary Public in and for the State of _____ My commission expires _____



MODIFICATION OF MORTGAGE
(Continued)

Loan No: 4053509002

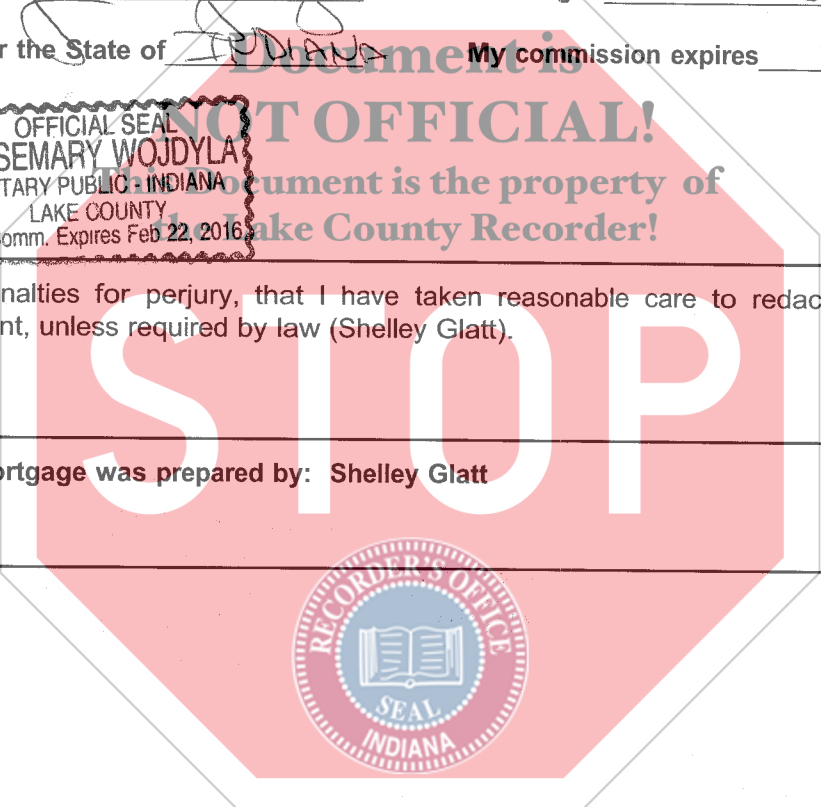
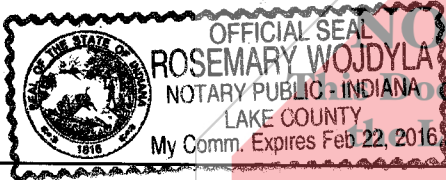
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LENDER ACKNOWLEDGMENT

STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this 26th day of NOVEMBER, 20 14, before me, the undersigned Notary Public, personally appeared JEFFREY MARSEE and known to me to be the AVP, authorized agent for **STANDARD BANK AND TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **STANDARD BANK AND TRUST COMPANY**, duly authorized by **STANDARD BANK AND TRUST COMPANY** 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 **STANDARD BANK AND TRUST COMPANY**.

By Rosemary Wojdyla Residing at LAKE COUNTY, IN
Notary Public in and for the State of INDIANA My commission expires 2-22-2016



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 (Shelley Glatt).

This Modification of Mortgage was prepared by: Shelley Glatt

