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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 031051

2015 MAY 20 AM 9:04

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 3, 2015, is made and executed between STEPHEN T. SKERTICH, and CYNTHIA A. SKERTICH, HUSBAND AND WIFE whose address is 14195 WEST 89TH PLACE, ST. JOHN, IN 463739190 (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 September 22, 2006 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

Recorded October 25, 2006 as Document #2006 093463 and amended by Modifications of Mortgage dated July 12, 2012, Recorded August 15, 2012 as Document #2012 054531, dated October 3, 2012 Recorded November 27, 2012 as Document #2012 083501, dated October 3, 2013, Recorded December 26, 2013 as Document #2013 093568 and dated December 2, 2014, Recorded January 6, 2015 as Document #2015 000471 in Lake County, Indiana.

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

LOT 46 IN EDGEWOOD, UNIT 4A, AN ADDITION TO THE TOWN OF ST. JOHN, AS PER PLAT THEROF, RECORDED IN PLAT BOOK 83, PAGE 47 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

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**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 1

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The Real Property or its address is commonly known as 14195 WEST 89TH PLACE, SAINT JOHN, IN 46373.
The Real Property tax identification number is 45-11-30-303-003.000-035.

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

To modify the definition of "Note" by deleting the sentence "The maturity date of the Note is March 3, 2015" and replacing it with "The maturity date of the Note is March 3, 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 MARCH 3, 2015.

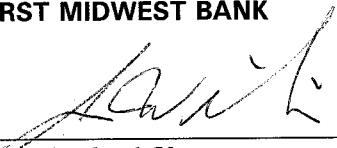
GRANTOR:

X 
STEPHEN T. SKERTICH

X 
CYNTHIA A. SKERTICH

LENDER:

FIRST MIDWEST BANK

X 
Authorized Signer

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 1

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF INDIANA

COUNTY OF LAKE



On this day before me, the undersigned Notary Public, personally appeared **STEPHEN T. SKERTICH**, 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 24 day of April, 2015
By [Signature] Residing at 9800 WICKER AVE ST JOHN
Notary Public in and for the State of INDIANA My commission expires MAY 22 2015

INDIVIDUAL ACKNOWLEDGMENT

STATE OF INDIANA

COUNTY OF LAKE



On this day before me, the undersigned Notary Public, personally appeared **CYNTHIA A. SKERTICH**, 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 24 day of April, 2015
By [Signature] Residing at 9800 WICKER AVE ST JOHN
Notary Public in and for the State of INDIANA My commission expires MAY 22 2015

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 1

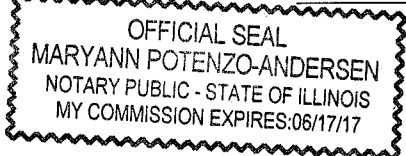
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LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 27th day of April, 20 15, before me, the undersigned Notary Public, personally appeared Jim Williams and known to me to be the Special Assets Officer, 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 Illinois
Notary Public in and for the State of Illinois My commission expires 06/17/2017



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 (Deingest).

This Modification of Mortgage was prepared by: FIRST MIDWEST BANK