

2017 009630

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2017 FEB 14 AM 9:53

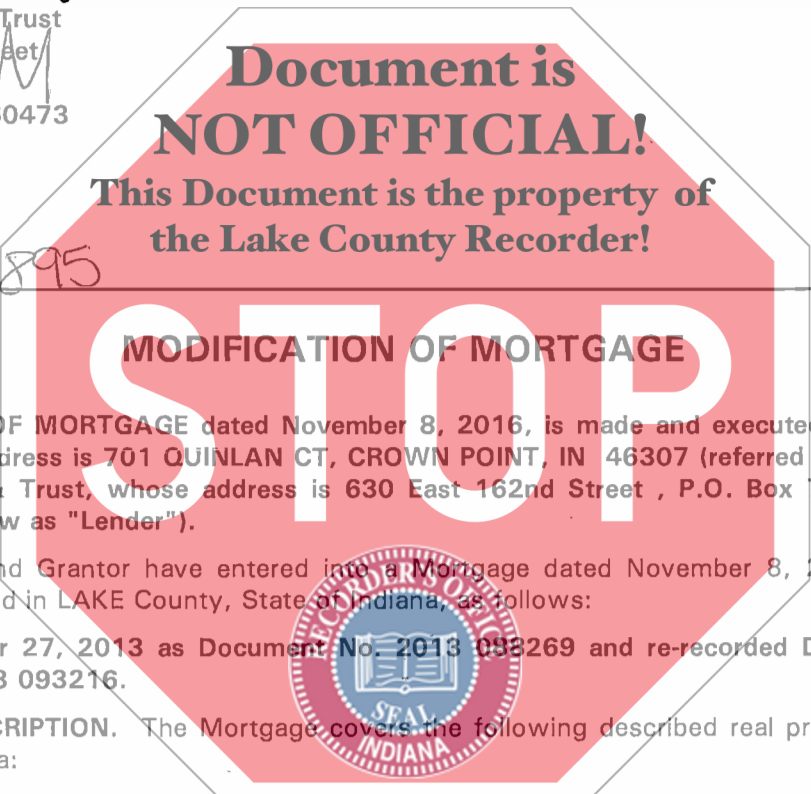
MICHAEL B. BROWN
RECORDER

CHICAGO TITLE INSURANCE
505 E. NORTH AVENUE
CAROL STREAM, IL 60188

RECORDATION REQUESTED BY:
Providence Bank & Trust
630 East 162nd Street
P.O. Box 706
South Holland, IL 60473

WHEN RECORDED MAIL TO:
Providence Bank & Trust
630 East 162nd Street
P.O. Box 706
South Holland, IL 60473

M25379895



THIS MODIFICATION OF MORTGAGE dated November 8, 2016, is made and executed between WILLIAM F. BAILEY, JR., whose address is 701 QUINLAN CT, CROWN POINT, IN 46307 (referred to below as "Grantor") and Providence Bank & Trust, whose address is 630 East 162nd Street, P.O. Box 706, South Holland, IL 60473 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 8, 2013 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

Recorded November 27, 2013 as Document No. 2013 093269 and re-recorded December 23, 2013 as Document No. 2013 093216.

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

LOT 1 IN BAILEY'S CAR WASH ADDITION, IN LAKE COUNTY, INDIANA, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 86, PAGE 83, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 4210 E LINCOLN HIGHWAY, HOBART, IN 46410-5825. The Real Property tax identification number is 45-12-24-251-003.000-046.

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

21615
4 22.00
M.E
002930 9242

**MODIFICATION OF MORTGAGE
(Continued)**

DEFINITIONS.


Note. The word "Note" means the promissory note dated November 8, 2016, in the original principal amount of \$1,007,800.86 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. The maturity date of the Note is November 8, 2021.

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.

RIDER. See Rider attached and expressly made a part hereof.

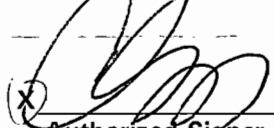
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 8, 2016.

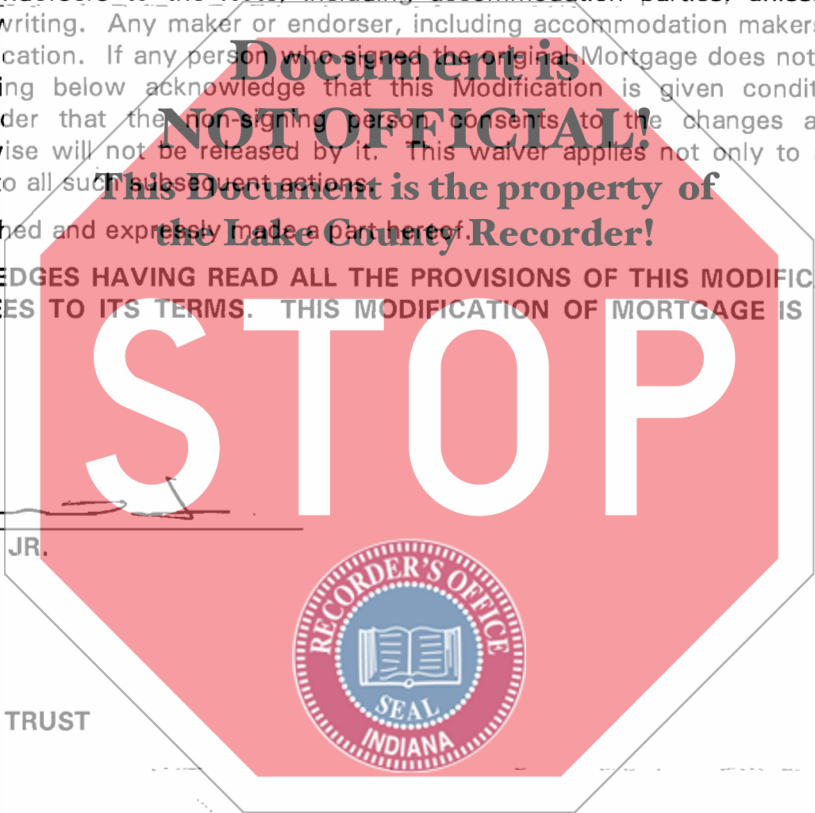
GRANTOR:

(X) 
WILLIAM F. BAILEY, JR.

LENDER:

PROVIDENCE BANK & TRUST

(X) 
Authorized Signer



MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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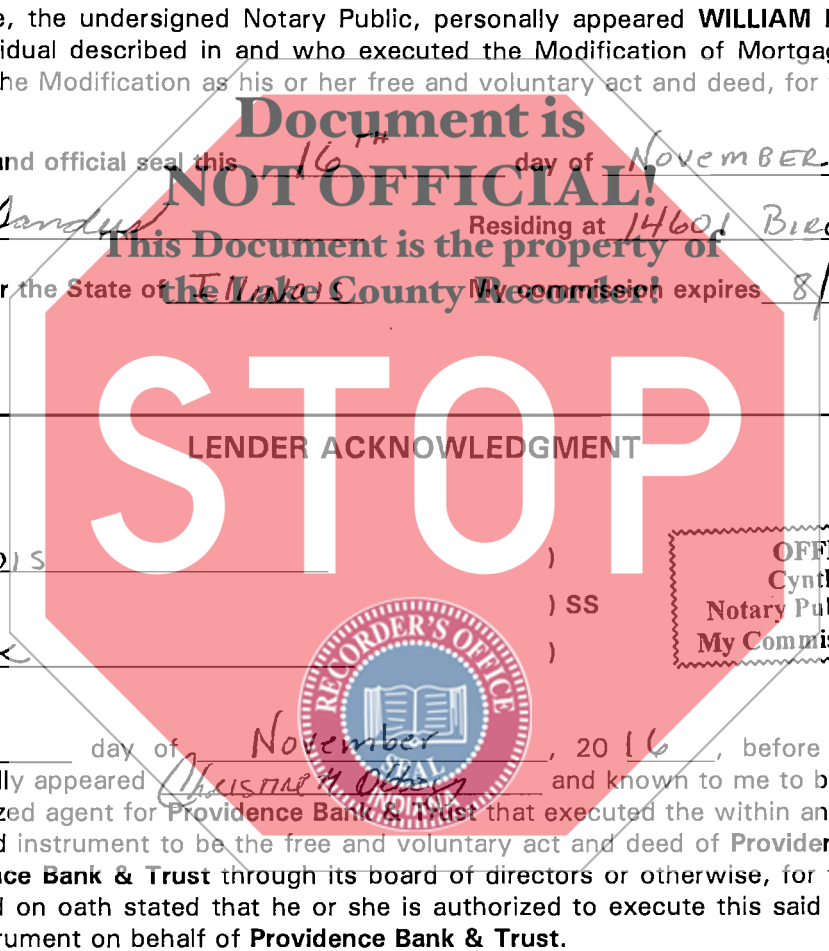
OFFICIAL SEAL
Cynthia J. Sanders
Notary Public, State of Illinois
My Commission Expires 8/26/18

On this day before me, the undersigned Notary Public, personally appeared **WILLIAM F. BAILEY, JR.**, 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 16th day of NOVEMBER, 2016.

By Cynthia J. Sanders Residing at 14601 BIRCH ST. ORLAND PARK, IL 60462

Notary Public in and for the State of ILLINOIS My commission expires 8/26/18



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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) SS
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OFFICIAL SEAL
Cynthia J. Sanders
Notary Public, State of Illinois
My Commission Expires 8/26/18

On this 16th day of November, 2016, before me, the undersigned Notary Public, personally appeared CHRISTINA M. O'BRYEN and known to me to be the Vice President

, authorized agent for **Providence Bank & Trust** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Providence Bank & Trust**, duly authorized by **Providence Bank & Trust** 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 **Providence Bank & Trust**.

By Cynthia J. Sanders

Residing at 14601 BIRCH ST, ORLAND PARK IL 60462

Notary Public in and for the State of ILLINOIS

My commission expires 8/26/18

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 (Jean Kucsera, Commercial Services Associate).

**MODIFICATION OF MORTGAGE
(Continued)**

This Modification of Mortgage was prepared by: Jean Kucsera, Commercial Services Associate

