

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**
20012 S. Wood Rd
Mokena, IL 60448

SEND TAX NOTICES TO:

Edward J. Schuch, Sr. and
Theresa M. Schuch Land Trust
Dated November 9, 2006 and
Known as Trust Number
110-11-06
3319 192nd Place
Lansing, IL 60438-3870

FOR RECORDER'S USE ONLY

032051713

This Modification of Mortgage prepared by:

Candi Eartly Pesavento, Loan Administration Officer
OLD PLANK TRAIL COMMUNITY BANK, NA
280 Veterans Pkwy
New Lenox, IL 60451

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 20, 2015, is made and executed between Edward J. Schuch, Sr, as Trustee Under the Edward J. Schuch Sr and Theresa M. Schuch Land Trust Dated November 9, 2006 and Known as Trust Number 110-11-06 (referred to below as "Grantor") and **OLD PLANK TRAIL COMMUNITY BANK, NA**, whose address is 3256 Ridge Road, Lansing, IL 60438 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 25, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on 4/24/2008 in the Cook County Recorder of Deed's Office as Document Number 0811549039.

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

Lot 33 in Ridgebrook Subdivision, Al and Esther Santefort Memorial Subdivision, being a Subdivision of part of the North 1/2 of the Southwest 1/4 of the Southwest 1/4 of Section 5, Township 35 North, Range 15 East of the Third Principal Meridian, in Cook County, Illinois

The Real Property or its address is commonly known as 3319 192nd Place, Lansing, IL 60438-3870. The Real Property tax identification number is 33-05-315-012-0000.

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

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MODIFICATION OF MORTGAGE
(Continued)

The definition of "Grantor" is amended and restated as follows:

Grantor. The word "Grantor" is changed from EDWARD J. SCHUCH SR. AND THERESA M. SCHUCH, NOW DECEASED, AS TRUSTEE UNDER THE EDWARD J. SCHUCH SR. & THERESA M. SCHUCH LAND TRUST DATED NOVEMBER 9, 2006 AND KNOWN AS TRUST #110-11-06 to EDWARD J. SCHUCH SR, AS TRUSTEE UNDER THE EDWARD J. SCHUCH SR AND THERESA M. SCHUCH LAND TRUST DATED NOVEMBER 9, 2006 AND KNOWN AS TRUST NUMBER 110-11-06

Effective January 20, 2015 the interest rate of the Credit Agreement and Disclosure will change from Wall Street Journal Prime Rate minus 0.5%, floating, with no floor, ceiling of 21% to a fixed interest rate of 2%.

Borrower is currently making monthly interest only payments. Effective January 20, 2015, Borrower will pay regular principal and interest payments in the amount of \$92.42 beginning February 20, 2015 and all subsequent payments to be due on the same day of each month after that.

The definition of "Credit Agreement" is amended and restated as follows:

Credit Agreement. The word "Credit Agreement" means that certain Credit Agreement and Disclosure dated February 25, 2008 between Borrower and Lender in the original principal amount of \$25,000.00 replaced and restated by that certain Change in Terms Agreement dated January 20, 2015 in the original principal amount of \$25,000.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitution for the Agreement.

The Maximum Lien provision of said Mortgage shall be amended and restated as follows:

MAXIMUM LIEN. At no time shall the principal amount of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of Mortgage, exceed \$25,000.00

The paragraph titled "Revolving Line of Credit" is hereby deleted in its entirety.

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.

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MODIFICATION OF MORTGAGE

(Continued)

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 20, 2015.

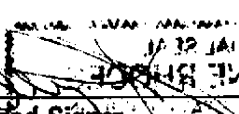
GRANTOR:

EDWARD J. SCHUCH, SR. AND THERESA M. SCHUCH LAND TRUST
DATED NOVEMBER 9, 2006 AND KNOWN AS TRUST NUMBER
110-11-06

By: 
Edward J. Schuch, Sr.

LENDER:

OLD PLANK TRAIL COMMUNITY BANK, NA

X 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

TRUST ACKNOWLEDGMENT

STATE OF Illinois)

) SS

COUNTY OF Cook)

On this 20 day of January, 2015 before me, the undersigned Notary Public, personally appeared Edward J. Schuch, Sr. Trustee of Edward J. Schuch, Sr. and Theresa M. Schuch Land Trust Dated November 9, 2006 and Known as Trust Number 110-11-06, and known to me to be an authorized trustee or agent 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 he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Katherine Rhodes Residing at Lewising Ill.

Notary Public in and for the State of Illinois

My commission expires 11-5-17



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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 20 day of January, 2015 before me, the undersigned Notary Public, personally appeared [Signature] 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 [Signature: Katherine Rhodes] Residing at [Signature: Lansing, Ill.]

Notary Public in and for the State of Illinois

My commission expires 11-5-2017



Cook County Clerk's Office