EXTENSION AND MODIFICATION AGREEMENT

B-383373-395548 LD
IN0268078

Lowell National Bank
P. O. Box 8
Lowell, Ind. 46356

OUR LOAN NO. 600-108-78

(Lot 78, Pon & Co's. Wildwood Shores)

664368

NAME JAMES H. KROL

WHEREAS, The Lowell National Bank of Lowell, Indiana loaned James H. Krol the sum of ----Fifteen Thousand ----------dollars ($ 15,000.00) evidenced by a note and a mortgage dated January 29, 1982 and recorded as Document No. 658190 in Lake County, Indiana.

THEREFORE, in consideration of the mutual agreements herein contained, mortgage note # 600-108-78 is hereby extended and modified as follows:

1. The first payment shall be made April 27, 1982, and monthly on the 27th thereafter.

2. Maturity date shall be extended to March 27, 1985, a two month period.

(Lot 78, Pon and Co's Wildwood Shores, as shown in Plat Book 26, page 38, in Lake County, Indiana.)

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
APR 5 10 11 AM '82
WILLIAM BIELSKI JR
RECORDER

All other terms of said mortgage shall remain the same.

IN WITNESS WHEREOF, the parties have hereunto agreed to and executed this instrument this 27th day of March, 1982.

THE LOWELL NATIONAL BANK

by K. J. Jones
(K. J. Jones) President Officer

Attest Georgene M. Schmal
(Georgene M. Schmal) Ass't. Vice Pres. Officer

James H. Krol
(James H. Krol) Borrower

Borrower

STATE OF Indiana SS:
COUNTY of Lake SS:

On this 27th day of March, 1982, before me, personally appeared K.J. Jones and Georgene M. Schmal to me personally known, who being sworn did say that he(she) is the President and he(she) is the Ass't. Vice Pres. of the Lowell National Bank the corporation named in and which executed the within instrument, and that they executed the same for and on behalf of said corporation by authority of its Board of Directors and that the corporate seal affixed thereto is the corporate seal of said corporation, and that said instrument is the free act and deed of said corporation, And on the same day appeared James H. Krol to me known and who executed the within instrument and who acknowledged that he executed the same as his free act and deed for the intents and purposes therein mentioned.

My commision expires 8-15-85
Resident of Lake Co.

Elizabeth A. Hunt
(Elizabeth A. Hunt) (Notary Public)

This instrument prepared by:
Georgene M. Schmal, Ass't. Vice President, Lowell National Bank, Lowell, Indiana