

Lawyers Title
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CITIZENS FED. SAV. & LOAN ASSN.
P. O. BOX 380
CROWN POINT, INDIANA 46307

LOAN MODIFICATION AGREEMENT

716222

LAWYERS TITLE INS. CORP.
MEDICAL CENTER
7895 BROADWAY
MERRILLVILLE, IND 46410

WHEREAS, CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION loaned PARVIZ MOON the sum of FIFTY FIVE THOUSAND (\$55,000.00) DOLLARS, as evidenced by an Adjustable Rate Note dated September 2, 1982 and secured by an Adjustable Rate Mortgage executed and delivered on September 2, 1982 and recorded on September 7, 1982 as Document No. 679938, which Adjustable Rate Note and Adjustable Rate Mortgage are hereby incorporated herein as part of this instrument, and which mortgaged property is legally described as follows:

- Parcel I: Lot 47, Glen-Wood Unit 2, as shown in Plat Book 49, page 11, Lake County, Indiana
- Parcel II: Lot 48, Glen-Wood Unit 3, as shown in Plat Book 51, page 40, Lake County, Indiana,

WHEREAS, the undersigned, owners of said premises, have found it necessary and do hereby request a modification of the terms of said loan for the following reason: to decrease the interest rate of said Adjustable Rate Note, thereby reducing the monthly principal and interest payment, and have paid a Service Charge of ONE HUNDRED SEVENTY FIVE (\$175.00) DOLLARS to CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION,

AND WHEREAS, the undersigned do hereby agree to the following modification of certain provisions of said Adjustable Rate Note:

1. Under Section 2 entitled INTEREST, paragraph 2, the modification shall read as follows:
Beginning July 1, 1983, I will pay interest at a yearly rate of 11% (the "Initial Interest Rate"). The interest rate that I will pay will change in accordance with Section 4 of said Note until my loan is paid. Interest rate changes may occur on the first day of each month beginning on July 1, 1984 and on that day of the month every twelve months thereafter.
2. Under Section 3 entitled PAYMENTS, subparagraph A, the last sentence of paragraph one, the modification shall read as follows:
I will pay all sums that I owe under said Note no later than June 1, 2007 (the "final payment date").
3. Under Section 3 entitled PAYMENTS, subparagraph C, the first sentence, the modification shall read as follows:
My initial monthly payments will be in the amount of U.S. \$547.19
4. Under Section 4 entitled INTEREST RATE CHANGES, subparagraph A, the modification shall read as follows:
Any changes in the interest rate will be based on changes in an interest rate index which will be called the "Index". The Index is the: AVERAGE COST OF FUNDS OF THE FHLB OF INDIANAPOLIS-DISTRICT SIX. If the Index ceases to be made available by the publisher, or by any successor to the publisher, the Note Holder will set the Note interest rate by using a comparable index.
5. Under Section 4 entitled INTEREST RATE CHANGES, subparagraph B, amendment 3 to the ADJUSTABLE RATE NOTE RIDER is hereby deleted and the modification shall be as follows:
There will be no maximum limit in changes in the interest rate up or down.
7. Under Section 5 entitled BORROWER'S FAILURE TO PAY AS REQUIRED, subparagraph A, the modification shall read as follows:
If the Note Holder has not received the full amount of any of my monthly payments by the last business day of each month, I will pay a late charge to the Note Holder. The amount

STATE OF INDIANA
LAKE COUNTY
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WILLIAM E. ELSKI JR.
REC'D PROEF

Handwritten initials and numbers, possibly "WJE" and "659".

of the charge will be 5% of my overdue payment of principal and interest. I will pay this late charge only once in any late payments.

In WITNESS WHEREOF, the parties have executed this instrument in duplicate on this 9th day of July, 1983

Parviz Amani
PARVIZ AMANI BORROWER

CITIZENS FEDERAL SAVINGS & LOAN ASSN.

BY: Jeffrey C. Stur
JEFFREY C. STUR, VICE-PRESIDENT

STATE OF INDIANA
COUNTY OF LAKE

ATTEST Mary Hluska
SS: MARY HLUSKA, ASST. SECRETARY

Before me, a Notary Public in and for said County and State, on this 9th Day of July 1983 personally appeared PARVIZ AMANI acknowledged the execution of the foregoing instrument.

WITNESS my hand and Notarial Seal

Dorothy Adank
Notary Public Dorothy Adank

My commission expires: 12-7-86 Resident of Lake County

STATE OF INDIANA
COUNTY OF LAKE

SS:

Before me, a Notary Public in and for said County and State, on this 9th day of July 1983 personally appeared Jeffrey C. Stur, Vice President and Mary Hluska, Asst. Secretary of Citizens Federal Savings & Loan Association and each acknowledged the execution of the foregoing instrument.

WITNESS my hand and Notarial Seal

Ruby Teran
Ruby Teran, Notary Public

My commission expires: January 30, 1987 Resident of LAKE County

This Instrument was prepared by JEFFREY C. STUR, VICE PRESIDENT