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LOAN RIDER

TICOR TITLE INSURANCE  
Crown Point, Indiana

12/600-8V-2

The purpose of this Rider is to state the rights and obligations, of John Henry Meissler, Joyce Ann Meissler and Peoples Federal Savings and Loan when Joyce Ann Meissler is no longer an employee of Peoples Federal Savings and Loan Association (Lender) as agreed below.

This Rider is made this 27th day of November, 1984, and is incorporated into and shall be deemed to amend and supplement the Mortgage, (the "Security Instrument") of November 21, 1984 given by John Henry Meissler and Joyce Ann Meissler (the "Borrower") to secure Borrower's Note to Peoples Federal Savings and Loan Association (the "Lender"), of the same date (the "Note") and covering the property described in the Security Instrument and located at 6406 Moraine, Hammond, Indiana.

This Rider is incorporated into and shall be deemed to amend Borrower's Note referred to above.

Modifications. In addition to the covenants and agreements made in the Security Instrument, and Borrower's Note, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

Notwithstanding the provisions in the Security Instrument and Borrower's Note applicable to the interest rate, the Lender and the Borrower agree that when Joyce Ann Meissler is no longer an employee of Peoples Federal Savings and Loan Association the interest rate at the option of the Association shall be Fourteen and one-half percent per annum (14.50%).

B. LOAN CHARGES

It could be that the loan secured by the Security Instrument to a law which sets maximum loan charges and that law is interpreted that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower.

C. PRIOR LIENS

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security

STATE OF INDIANA/S.S. NO.  
LAKE COUNTY  
FILED FOR RECORDS  
Dec 4 9 31 AM '84  
WILLIAM BELSKI JR  
RECORDER

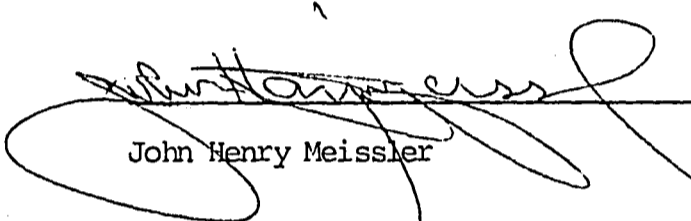
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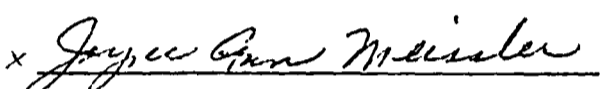
Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17, of the security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this, Borrower agrees to all of the above.

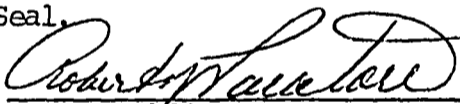
  
John Henry Meissler

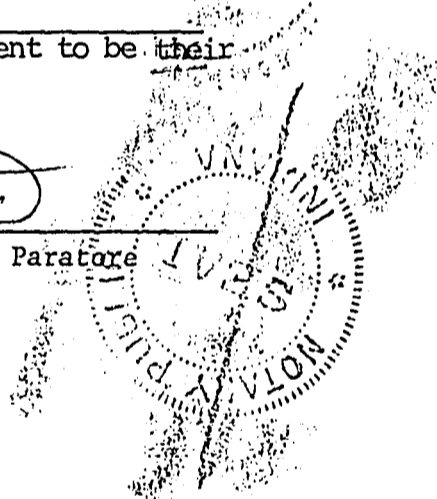
x   
Joyce Ann Meissler

Before me, a Notary Public in and for said County and State, on this 27th day of November, 19 84, personally appeared

JOHN HENRY MEISSLER and JOYCE ANN MEISSLER and acknowledged the execution of the above and foregoing Instrument to be their voluntary act and deed.

Witness my hand and Notarial Seal.

  
Notary Public Robert J. Paratore



My Commission Expires:

August 23, 1985

Resident of LAKE County, Indiana.