

422238 and 4034
Citizens Fed Sav & Loan Assn
707 Ridge Rd
Hammond, Ind

990239

ADDITIONAL ADVANCE
LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana (Lender) loaned Lawrence Atwood (Borrower) the sum of Seven Thousand Five Hundred Dollars and No Cents (\$7,500.00) as evidenced by an Adjustable Rate Note (Note) dated June 26, 1986 and, to secure the repayment of the Note, Borrower executed and delivered to Lender a Mortgage, supplemented by and Adjustable Rate Loan Rider (Rider) on June 26, 1986 which Mortgage and Rider were recorded in the Office of the Recorder of Lake County, Indiana, as document No. 862031, which Mortgage affects the following described real estate to-wit:

Lot 5 and 6 in Block 4 as marked and laid down on the recorded plat of South Hammond Subdivision in the City of Hammond, Lake County, Indiana as the same appears of record in Plat Book 2, page 38, in the Recorder's Office of Lake County, Indiana

WHEREAS said Note, Mortgage, Rider and First Loan Modification Agreement are incorporated herein as part of this Additional Advance Loan Modification Agreement (Agreement);

WHEREAS, Borrower modified said loan on July 10, 1986 for the purpose of changing the interest rate change date from July 1, 1988 to August 1, 1988.

WHEREAS, the Borrower has found it necessary and does hereby request a modification of the terms of said loan for the purpose of obtaining an additional advance in the amount of Two Thousand Six Hundred Six Dollars Fifty Two Cents (\$2,606.52);

WHEREAS, Lender is willing to consent to such advance provided Borrower agrees to increase the percentage added to the Current index annually from 2.25% to 2.45% beginning August 1, 1988, and in further consideration of Lender's consent, Borrower agrees to pay Lender a \$100.00 Processing Fee.

THEREFORE, it is hereby agreed that the above described loan is hereby modified as follows:

1. As of the date of this Agreement, the unpaid principal balance, including such advance is \$7,500.00, all of which the Borrower promises to pay with interest at the yearly rate specified in Borrowers Note and Rider; said monthly payments shall continue until the entire indebtedness is fully paid, except that and remaining indebtedness, if not sooner paid shall be due and payable July 1, 1993.
2. Before each change date, Lender will calculate the new interest rate by adding 2.45% to the Current Index, the current index figure is the most recent figure available 45 days prior to each Change Date.
3. The Borrower shall pay to the Lender a Processing Fee of \$100.00, the receipt of which is hereby acknowledged.

In all other respects said Note, Mortgage, Rider and first Loan Modification shall remain in full force and effect.

IN WITNESS WHEREOF, Lender and Borrower have executed this Agreement this 27th day of July, 1988.

CITIZENS FEDERAL SAVINGS
AND LOAN ASSOCIATION

BY: Sherry L. Akey (SEAL)
SHERRY L. AKEY, ASST. VICE PRESIDENT LAWRENCE ATWOOD

ATTEST: Kathleen M. Wilson (SEAL)
KATHLEEN M. WILSON ASST. SECRETARY

THIS INSTRUMENT PREPARED BY: JEFFERY C. STUR, VICE PRESIDENT
CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

LILLIAN A. BLASTICK
RECORDER, LAKE COUNTY
CROWN POINT, INDIANA 46307
LAKE COUNTY, INDIANA
FILED FOR RECORD
Aug 3 10 27 AM 1988

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STATE OF INDIANA
COUNTY OF LAKE

Before me, a Notary Public in and for said County and State, on this 26th day of July 1988 personally appeared Sherry L. Akey Assistant Vice President and Kathleen M. Wilson Assistant Secretary of Citizens Federal Savings and Loan Association and each acknowledged the execution of the foregoing instrument.

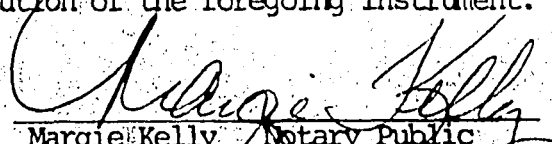
My commission expires: 7-25-89
County of Residence: Lake

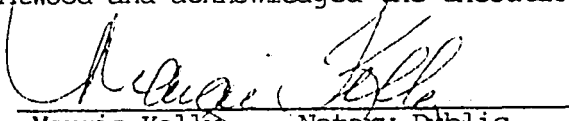
STATE OF INDIANA
COUNTY OF LAKE

Before me, a Notary Public in and for said County and State, on this 26th day of July 1988 personally appeared Lawrence Atwood and acknowledged the execution of the foregoing instrument.

My commission expires: 7-25-89
County of Residence: Lake

This Instrument was prepared by: Jeffrey C. Stur, Vice President
Citizens Federal Savings
and Loan Association


Margie Kelly Notary Public


Margie Kelly Notary Public