

d. Before each Change Date, the Note Holder will calculate the new interest rate by adding 3.125% to the Current Index. The Note Holder will then round the result of the addition to the nearest one-eighth of one percentage point (0.125%). This rounded amount will be the new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the principal which you are expected to owe at the Change Date in full on January 31, 2017 at your new interest rate in substantially equal payments. The result of this calculation will be the new amount of the monthly payment.

e. The new interest rate will become effective on each Change Date. You will pay the amount of the new monthly payment beginning on the first monthly payment date after the Change Date until the amount of the monthly payment changes again.

f. The Note Holder will deliver or mail to you a notice of any changes in the interest rate and the amount of the monthly payment before the effective date of any change. The notice will include information required by law to be given and also title and telephone number of a person who will answer any questions you may have regarding the notice.

g. The maximum yearly interest rate that will be charged is 14.50%.

h. The minimum yearly interest rate that will be charged is 8.50%.

i. Interest rate adjustments will not exceed 1.00% per change period.



In Witness Whereof, the Parties have set their hands and seals hereto.

Joel L. Goodman
Joel L. Goodman

Elizabeth E. Goodman
Elizabeth E. Goodman

Patrick M. Egan
Patrick M. Egan

Lee Ann Egan
Lee Ann Egan

Peoples Bank, A Federal Savings Bank
By: *John J. Babinec, Vice Pres.*

COUNTY OF LAKE)
STATE OF INDIANA)

Before me the undersigned, a Notary Public in the aforesaid County and State, on this 16 day of April, 1990 personally John J. Babinec and appeared Joel L. Goodman, Elizabeth e. Goodman, Patrick M. Egan and Lee Ann Egan and acknowledged the execution of the modification agreement dated this 16 day of April, 1990.

Witness my hand and official seal.



Laura M. Martinie
Notary Public Laura M. Martinie
Resident of Lake County.
My Commission Expires: 10/15/90

This Instrument Prepared By:
Frank J. Bochnowski
Attorney at Law
9204 Columbia Ave.
Munster, IN 46321
(219) 836-9690