MORTGAGE MODIFICATION AGREEMENT

This Mortgage Modification Agreement (hereinafter "Agreement") is entered into this 1st day of September, 1990, by and between Donald M. Phillips and Pamela Phillips, husband and wife (hereinafter, collectively, the "Mortgagor") and Donald M. Phillips as Trustee of th Eric Phillips UGMA Trust (hereinafter the "Mortgagee").

WHEREAS, Mortgagor granted to Mortgagee a Mortgage (hereinafter the "Mortgage") dated January 15, 1990, encumbering in favor of Mortgagee the Mortgagor's interest in the real property more particularly described in Ehxibit "A" attached hereto, and

WHEREAS, said Mortgage secures the repayment of certain indebtedness owed by Mortgagor to Mortgagee, and

WHEREAS, Mortgager and Mortgagee Wish to lainend and modify the provisions of the Mortgage.

NOW, THEREFORE, Mortgagor and Mortgagee hereby amend and modification of the following manner: the property of

the Lake County Recorder! The following is deleted from the first page of the Mortgage:

"WHEREAS, Mortgagor is indebted to Mortgagee upon a certain Promissor Notes (herein called the "Note") of even date herewith, for the principal sum of Eifteen Thousand Dollars (\$15,000:00) installment note with final payment being due on or before July 15, 1991; and''

and it is hereby replaced with the following:

"WHEREAS, Mortgagor is indebted to Mortgagee upon a certain Promissory Note (herein called the "Note") dated September 1, 1390, for the principal sum of Eighteen Thousand Eight Hundred Thirty-Four and 21/100 Dollars (\$18,834,21) together with interest thereon payable in installments with final payment being due on or before April 15, 1992; and

Except as hereinabove specifically set with, the Mortgage remains unmodified and in full force and effect according to its terms.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the day and year first written above.

MORTGAGOR

MORTGAGEE

Jaly M Stelm

Donald M. Phillips, as Trustee of the Eric Phillips UGMA Trust

STATE OF INDIANA)	
COUNTY OF LAKE)	SS:

Before me the undersigned, a Notary Public for Lake County, Indiana, personally appeared Donald M. Phillips, Pamela Phillips, and Donald M. Phillips, as Trustee of the Eric Phillips UGMA Trust, and they being first duly sworn by me upon their oath, say that the facts alleged in the foregoing instrument are true. Signed and sealed this 12 day of September, 1990.

My Commission Expires:

Resident of

Notary Public

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S T D D

EXHIBIT A

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Lot 111, Chapel Manor, Unit No. 3, as shown in Plat Book 35, page 9, in Lake County, Indiana cument is

NOT OFFICIAL!

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S. T. C. T.