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INDIANA DIVISION  
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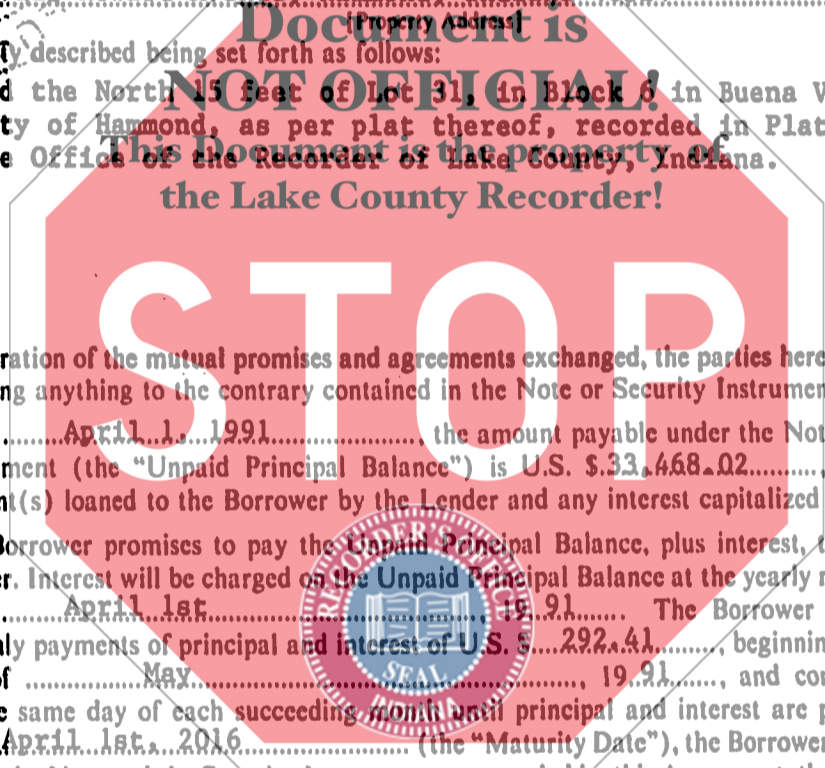
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**LOAN MODIFICATION AGREEMENT**  
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 1st day of April, 1991, between Katherine E. Adams ("Borrower") and CALUMET NATIONAL BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated August 3rd, 1990 and recorded in Book 116535, at page(s) ....., of the Book Records of Lake County, Indiana, [Name of Records] [County and State, or other Jurisdiction]

and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 7226 Howard Avenue, Hammond, Indiana 46324, [Property Address]

the real property described being set forth as follows:  
Lot 32 and the North 15 feet of Lot 31, in Block 6 in Buena Vista Addition in the City of Hammond, as per plat thereof, recorded in Plat Book 18, page 31, in the Office of the Recorder of Lake County, Indiana.  
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In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of April 1, 1991, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$33,468.02, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 9.50%, from April 1st, 1991. The Borrower promises to make monthly payments of principal and interest of U.S. \$292.41, beginning on the 1st day of May, 1991, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on April 1st, 2016 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at 1806 Robin Hood Blvd., Scherverville, IN 46375 or at such other place as the Lender may require.

3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
- (b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

STATE OF INDIANA/S.S. NO.  
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5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

CALUMET NATIONAL BANK (Seal) Lender

Katherine E. Adams (Seal) Borrower

By: Terrence J. Farrell Sr. Vice President

(Seal) Borrower

[Space Below This Line For Acknowledgments]

STATE OF INDIANA )
) SS
COUNTY OF LAKE )

I, Susan M. Pabon, a Notary Public in and for said county and state, do hereby certify that Katherine E. Adams, personally appeared before me and is known or proved to me to be the person who, being informed of the contents of the foregoing instrument, have executed same, and acknowledged said instrument to be her free and voluntary act and deed and that she executed said instrument for the purposes and uses therein set forth.

Witness my hand and seal this 1st day of April, 1991.

My Commission expires: 8/10/93

Document is NOT OFFICIAL Susan M. Pabon, Notary Public

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STATE OF INDIANA )
)
COUNTY OF LAKE )

I, Susan M. Pabon, a Notary Public in and for said county and state, do hereby certify that Terrence J. Farrell, Sr. Vice President of Calumet National Bank, Hammond, Indiana known to me to be such and acknowledged that as such officer, he signed and delivered the foregoing mortgage modification agreement and caused the corporate seal of said bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank as his free and voluntary act and deed of said bank for the uses and purposes therein set forth.

Witness my hand and seal this 1st day of April, 1991.

My Commission expires: 08/10/93

Susan M. Pabon, Notary Public