

91022074

INB Natl Bk
B4780
Lafayette 47902

MODIFICATION AGREEMENT

THIS AGREEMENT made and entered into, this 29th day of April, 1991, by and between INB NATIONAL BANK, NORTHWEST, (Successor in interest to Lowell National Bank) a national banking association with its principal office at 437 South Street, Lafayette, Indiana, herein called "Lender", and Eugene T. Rumas and Theresa K. Rumas, husband and wife herein called "Borrower":

WITNESSETH THAT:

WHEREAS Lender is the holder of a certain Note dated August 9, 1973 in the amount of \$16,000.00, executed by Eugene T. Rumas and Theresa K. Rumas which Note is secured by a Mortgage dated August 9, 1973, recorded August 28, 1973, as Instrument No. 218047, in the Official Records of Lake County, Indiana; and

WHEREAS Borrower represents that the property covered by said Mortgage is now owned by Borrower; and

WHEREAS the parties hereto desire to modify the terms of said Note and Mortgage;

NOW THEREFORE, in consideration of the sum of \$1.00 paid by Borrower to Lender, receipt whereof is hereby acknowledged:

1. The parties hereby agree that the unpaid principal balance as of the date hereof of said Note is \$3,732.38.
2. The parties hereby modify the terms of said Note and said Mortgage, as follows:

The interest rate shall be increased to 10.0% effective April 26, 1991 and the monthly principal and interest payment shall be increased to \$145.42 beginning May 29, 1991.

Borrower hereby agrees to pay the indebtedness evidenced by said Note and secured by said Mortgage and to comply with and perform each and every covenant, condition and obligation contained therein as so modified or in any instrument at any time given to evidence or secure said indebtedness, or any part thereof.

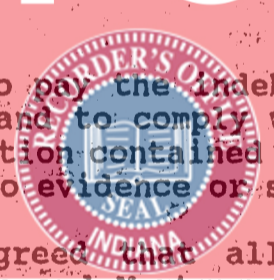
IT IS understood and agreed that all terms and conditions of the aforementioned promissory Note and Mortgage, including prior modifications thereof, if any, shall remain in full force and effect without change except as heretofore otherwise specifically provided.

IN WITNESS WHEREOF Lender has executed this agreement at Lafayette, Indiana, as of the day first above written.

INB National Bank, Northwest

by: Steve A. Niedert
Steve A. Niedert
Senior Vice President

Eugene T. Rumas
Eugene T. Rumas
Theresa K. Rumas
Theresa K. Rumas



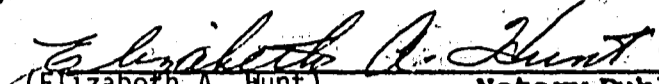
STATE OF INDIANA, S.S. NO. _____
LAKE COUNTY
FILED FOR RECORD
MAY 9 2 12 PM '91
ROBERT "BOB" DELAND
RECORDER

900

STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this 29th day of April, 1991, before me, the undersigned, a Notary Public in and for said County personally appeared Eugene T. Rumas and Theresa K. Rumas, shown to be the person(s) whose name(s) subscribed to the within instrument and acknowledged that they executed the same as their free act and deed.

WITNESS my hand and official seal.


(Elizabeth A. Hunt) Notary Public
Resident Lake Co. IN

My Commission Expires:
8-15-93

STATE OF INDIANA)
) SS
COUNTY OF LAKE)

BEFORE ME, the undersigned, a Notary Public in and for said County and State, on the 29th day of April, 1991 personally appeared Steve A. Niedert, Senior Vice President of INB National Bank, Northwest, personally known to me to be such officer, and acknowledged the execution of the foregoing instrument to be the authorized act of said National Banking Association.

Witness my hand and Notarial seal this 29th day of April, 1991.


(Elizabeth A. Hunt) Notary Public
Resident Lake Co. IN

My Commission Expires:
8-15-93

This instrument was prepared by INB National Bank, Northwest
By: John E. McDonald
Senior Executive Vice President

