

92009183

EXTENSION AND MODIFICATION AGREEMENT

112 834105
ON B New Blc
750
Kafaydt
47902

OUR LOAN NO. 00832105

Legal Description See Below

INB National Bank, as Trustee, under Trust #376, dated 1/8/91 and Patrick J & Carolyn J Schacki

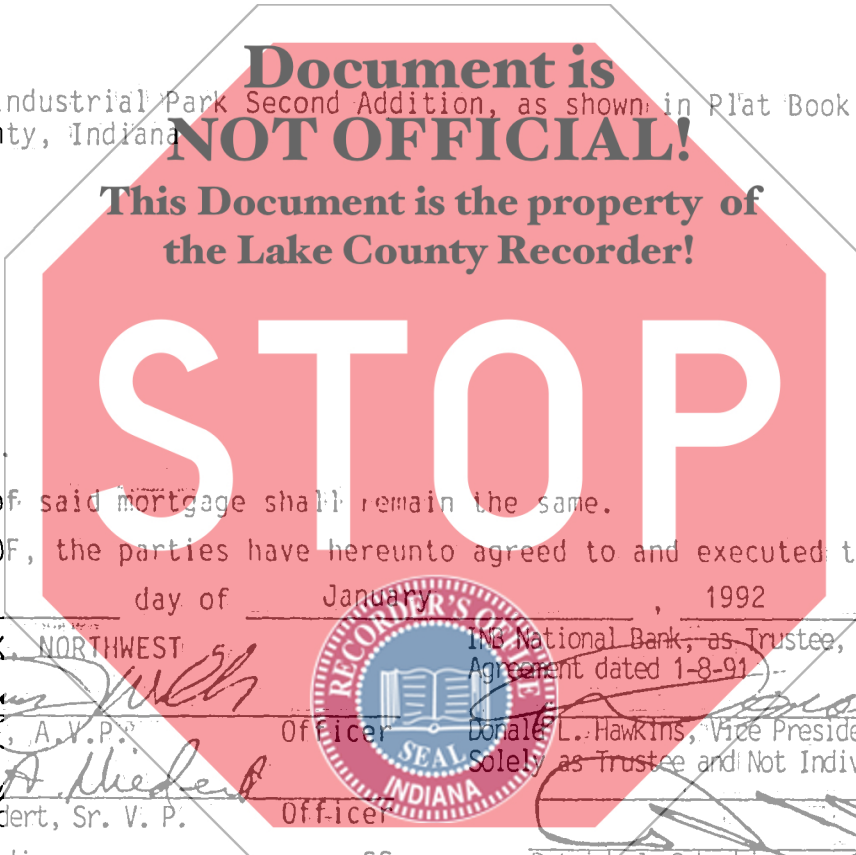
WHEREAS, INB NATIONAL BANK, NORTHWEST, successor by merger to The Lowell National Bank, of Lowell, Indiana loaned INB National Bank, as Trustee, Under Trust #376, Agreement the sum of Three Hundred Fifteen Thousand and no/100----- (\$315,000.00) evidenced by a note and a mortgage dated 02-01-91 and recorded as Document No. 91005261 in Lake County, Indiana

THEREFORE, in consideration of the mutual agreements herein contained, mortgage note # 00832105 is hereby extended and modified as follows:

1. The rate of interest will decrease from 10.50 to 9.00 effective January 15, 1992.
2. The minimum interest rate during the life of the loan shall be reduced from 9.5% to 9.0% effective January 15, 1992.
3. Prepayment Penalty of 2% before April 15, 1993 and 1% Before April 15, 1994.

LEGAL DESCRIPTION:

Lot 2, Southlake Industrial Park Second Addition, as shown in Plat Book 66, Page 14, Lake County, Indiana



STATE OF INDIANA
LAKE COUNTY
FEB 13 9 27 AM '92
ROSEMI
RECORDS & CLERK

All other terms of said mortgage shall remain the same.

IN WITNESS WHEREOF, the parties have hereunto agreed to and executed this instrument this 15th day of January, 1992

INB NATIONAL BANK, NORTHWEST

By Thomas J. Wilk, A.V.P. Officer

INB National Bank, as Trustee, under Trust #376 Agreement dated 1-8-91

Donald L. Hawkins Vice President and Trust Officer
Solely as Trustee and Not Individually

Attest Steve A. Niedert, Sr. V. P. Officer

Borrower

STATE OF Indiana
COUNTY OF Lake

SS: Patrick J. Schacki
SS: Carolyn J. Schacki

On this 15th day of January, 1992, before me, personally appeared Thomas J. Wilk and Steve A. Niedert to me personally known,

who being sworn did say that he(she) is the Assistant Vice President and he(she) is the Senior Vice President of INB NATIONAL BANK, NORTHWEST the corporation named in and which executed the within instrument, and that he/she executed the same for and on behalf of said corporation by authority of its' Board of Directors and that the corporate seal affixed thereto is the corporate seal of said corporation, and that said instrument is the free act and deed of said corporation. And on the same day appeared Donald L. Hawkins as Trustee and Patrick J. & Carolyn J. Schacki to me known and who executed the within instrument and who acknowledge that they executed the same as their free act and deed for the intent and purposes therein mentioned.

My Commission Expires: 10-29-93
Resident of LaPorte County, IN

Marsha Mills
Notary Public

This instrument prepared by: Thomas J. Wilk, A.V.P.

Personally appeared before me Patrick J. Schacki and Carolyn J. Schacki, husband and wife
Personally appeared before Donald L Hawkins & Steve A. Niedert & Thomas J Wilk

Wendy J. Bates Notary Public 2-4-95 Res of Jasper Co.