

Loan Modification Agreement

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92009206

Loan No. C6244-1

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

WHEREAS Liberty Savings Association, F.A.

loaned Christopher D. and Danielle J. Melidis (Husband and Wife)

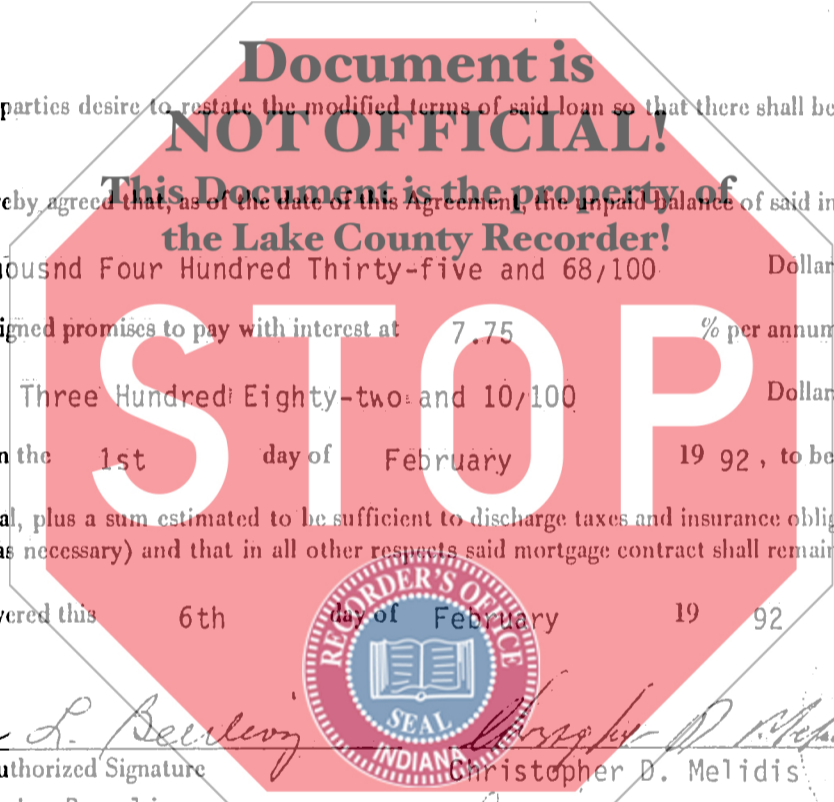
the sum of Forty-eight Thousand Three Hundred Sixty-five and NO/100 Dollars

(\$ 48,365.00), as evidenced by a note and mortgage executed and delivered on January 11, 1990, which mortgage is duly recorded in the public records in the Jurisdiction where the mortgaged property is located, which note and mortgage are hereby incorporated herein as a part of this instrument, and

** Document NO. 080161

WHEREAS, the undersigned, owner of said premises, has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:*

Said principal and interest shall be payable at such offices as the note holder may designate in: 216 consecutive monthly installments of \$382.10 on the first day of each month beginning February 1, 1992 and until the first day of each succeeding final installments if not sooner paid, shall be due and payable on the first day of January 2010.



AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid balance of said indebtedness is

Forty-four Thousand Four Hundred Thirty-five and 68/100 Dollars (\$ 44,435.68),

all of which the undersigned promises to pay with interest at 7.75 % per annum until paid; and that the

same shall be payable Three Hundred Eighty-two and 10/100 Dollars (\$ 382.10),

per month beginning on the 1st day of February 19 92, to be applied first to interest,

and balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this 6th day of February 19 92

By Darlene L. Beerling Authorized Signature Christopher D. Melidis (SEAL)

ATTEST: Darlene L. Beerling Executive Vice President Secretary Danielle J. Melidis (SEAL)

Before me the undersigned, a Notary Public for Lake County, State of Indiana appeared Christopher D. and Danielle J. Melidis (husband and Wife) and acknowledged the execution of this instruments this 6th day of February, 1992.

My Commission expires: 10-11-94

Monique A. Jakubowski
Monique A. Jakubowski

The undersigned endorser or endorsers, guarantor or guarantors, or other secondary obligor or obligors, including an original unreleased borrower or borrowers, hereby consent to the foregoing loan modification.

Christopher D. Melidis (SEAL)
Danielle J. Melidis (SEAL)

(NOTE: The above loan modification agreement, when signed, would be good only as against the present obligor or obligors. If it is desired to hold an endorser, guarantor, or other secondary party, including an original unreleased borrower, the above consent should be executed.)

THIS INSTRUMENT WAS PREPARED BY: Milan J. Kanksy, President

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