

Ret. to: Citizens' State  
707 Ridge Rd  
Munster, In 46321

R-62849  
8-47-0-00-98-75-6 4034

92010303

ADDITIONAL ADVANCE  
LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana, Successor by Merger to First Federal Savings and Loan Association of East Chicago (Lender) loaned Matt S. Bukovac and Mary K. Bukovac, husband and wife, (Borrower), the sum of Nineteen Thousand Three Hundred Dollars (\$19,300.00) as evidenced First Mortgage Note (Note) executed by Borrower on February 12, 1971;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Real Estate Mortgage (Mortgage), supplemented by a Supplemental Agreement, each dated February 12, 1971, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana, on February 16, 1971, as Document No. 89395, and which Mortgage affects the following described real estate:

Lot 181, The Meadows First Addition, Unit 5, in the town of Highland, as shown in Plat Book 39, page 7, in Lake County, Indiana.

WHEREAS, Borrower modified said loan as evidenced by a Loan Modification Agreement (First Modification Agreement) dated January 7, 1977 for the purpose of reducing the principal loan balance and reamortizing monthly principal and interest payments over a remaining term of Ten (10) years;

WHEREAS, Borrower modified said loan as evidenced by a Loan Modification Agreement (Second Loan Modification Agreement) dated November 1, 1986, for the purpose of obtaining an additional advance;

WHEREAS, the Note, Mortgage, Supplemental Agreement, First Modification Agreement and Second Modification Agreement (Loan Documents) are hereby incorporated herein as part of this Additional Advance Loan Modification Agreement (Agreement);

WHEREAS, Borrower has requested a modification of the terms of said loan for the purpose of obtaining an additional advance in the amount of Eight Thousand One Hundred Sixty One Dollars and Twenty Three Cents (\$8,161.23), reducing the interest rate from 9.75% to 6.40% and recalculating monthly principal and interest payments over a remaining term of Thirty Six (36) months; and,

WHEREAS, in consideration of Lender's consent to the above-described terms, Borrower shall pay to Lender a Loan Fee of \$316.00, which Fee is 2.00% of the funds advanced and a Processing Fee of \$100.00;

THEREFORE, it is hereby agreed that the original terms of said loan as modified are as follows:

1. The above stated Advance shall be added to the present unpaid balance of said indebtedness, and the balance of said indebtedness, as of the date of this Agreement, including such Advance, is Fifteen Thousand Eight Hundred Dollars (\$15,800.00), all of which the Borrower promises to pay with interest at a rate of 6.40% per year until paid.
2. Principal and interest payments shall be paid in 36 consecutive monthly installments of Four Hundred Eighty Three Dollars and Fifty Four Cents (\$483.54) beginning February 1, 1992. Said monthly installments shall continue until the entire indebtedness is fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable in full on January 1, 1995.
3. Borrower shall pay to Lender a Loan Fee of \$316.00, the receipt of which is hereby acknowledged.
4. Borrower shall pay to Lender a Processing Fee of \$100.00, the receipt of which is hereby acknowledged.
5. The Advance as evidenced by this Agreement is secured by the Mortgage.
6. In all other respects the Loan Documents shall remain in full force and effect.

CHICAGO TITLE INSURANCE COMPANY  
STATE OF INDIANA  
FILED  
NOV 19 1986  
MUNSTER, INDIANA



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ct

IN WITNESS WHEREOF, Lender and Borrower have executed this Agreement this 24th day of January, 1992.

CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION

BY: Sherry L. Akey  
SHERRY L. AKEY, ASST. VICE PRESIDENT

Matt S. Bukovac  
MATT S. BUKOVAC BORROWER

ATTEST: Natalie Kaluf  
NATALIE KALUF, ASST. SECRETARY

Mary K. Bukovac  
MARY K. BUKOVAC BORROWER

STATE OF INDIANA )  
                          )SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, on this 24th day of January, 1992 personally appeared SHERRY L. AKEY AND NATALIE KALUF personally known to me to be ASSISTANT VICE PRESIDENT AND ASSISTANT SECRETARY of CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION and each acknowledged execution of the foregoing instrument for and on behalf of said corporation and by authority of its Board of Directors.

IN WITNESS WHEREOF, I have affixed by hand and Notarial Seal.

**Document is NOT OFFICIAL!**  
This Document is the property of the Lake County Recorder!

Jan M. Grath  
NOTARY PUBLIC

My Commission Expires: August 5, 1994  
County of Residence: Lake

**STOP**

STATE OF INDIANA )  
                          )SS:  
COUNTY OF Lake )

Before me, a Notary Public in and for said County and State, on this 24th day of January, 1992 personally appeared Matt S. Bukovac and Mary K. Bukovac, husband and wife, and each acknowledged execution of the foregoing instrument.

IN WITNESS WHEREOF, I have affixed by hand and Notarial Seal.

Faye Cowser  
Faye Cowser NOTARY PUBLIC

My Commission Expires: 9/9/93  
County of Residence: Lake



THIS INSTRUMENT PREPARED BY: SHERRY L. AKEY, ASSISTANT VICE PRESIDENT  
CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION  
707 RIDGE ROAD, MUNSTER, INDIANA 46321-1678