

441 983 RD # 4044

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Loan Modification Agreement

STATE OF INDIANA
FILED
FEB 25 11 AM '92
Loan No. 1188
ROBERT

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

WHEREAS Liberty Savings Association F.A.

loaned Roxann Wickhorst, Kurt J. Wickhorst and Kim L. Wickhorst (Joint Tenants With Rights of Survivorship)

the sum of Thirty Thousand and NO/100 Dollars

(\$ 30,000.00), as evidenced by a note and mortgage executed and delivered on March 15, 1989 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

** Doc No. 028784

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 87 consecutive monthly installments of \$349.44 on the first day of each month beginning February 1, 1992 and until the first day of each succeeding month thereafter until the principal and interest are fully paid, except that the final installments if not sooner paid, shall be due and payable on the first day of April, 1999.



AND WHEREAS, the parties hereto have agreed to the modification 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

Twenty Three Thousand Two Hundred Two and 67/100 Dollars (\$ 23,202.67),

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 Forty Nine and 44/100 Dollars (\$ 349.44),

per month beginning on the first 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 16th day of January 19 92

By Kaye Franks
Kaye Franks Authorized Signatory

Roxann Wickhorst
Roxann Wickhorst (SEAL)
Kurt J. Wickhorst
Kurt J. Wickhorst (SEAL)

ATTEST:
Kim L. Wickhorst
Secretary

Kim L. Wickhorst
Kim L. Wickhorst (SEAL)

Before me the undersigned, a Notary Public for Lake County, State of Indiana appeared Roxann Wickhorst, Kurt K. Wickhorst and Kim L. Wickhorst (Joint tenants with rights of survivorship) acknowledged the execution of this instrument this 16th day of January, 1992.

My commission expires 2-28-95.

Doris D. Slayden
Doris D. Slayden Lake Co.

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.

Roxann Wickhorst
Roxann Wickhorst (SEAL)
Kurt J. Wickhorst
Kurt J. Wickhorst (SEAL)
Kim L. Wickhorst
Kim L. Wickhorst (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. Kansky - President.

Unit 1, 8123 Lakeshore Drive, Waters Edge Condo, Inc.

Handwritten initials or mark.