

# Loan Modification Agreement

444589

97011009

Loan No. 6194-6

CHICAGO TITLE INSURANCE COMPANY

WHEREAS LIBERTY SAVINGS ASSOCIATION, F.A.

loaned Thomas A. Bercik and Alison L. Bercik, Husband and wife

the sum of Thirty Three Thousand and -----NO/100 Dollars

(\$ 33,000.00 ), as evidenced by a note and mortgage executed and delivered on September 1, 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

\*\*Document #056535

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 164 consecutive monthly installments of \$291.17 on the first day of February, 1992 and until the first day of each succeeding month thereafter until the principal and interest are fully paid on or before September 1, 2004.

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

Twenty Nine Thousand Four Hundred and -----50/100 Dollars (\$ 29,401.50 ),

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

same shall be payable Two Hundred Ninety One and -----17/100 Dollars (\$291.17 ),

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 24th day of January 19 92

By Sherlynn Groat  
Authorized Signature

ATTEST: Sherlynn Groat, Asst Vice President

Secretary

Thomas A. Bercik (SEAL)  
Thomas A. Bercik

Alison L. Bercik (SEAL)  
Alison L. Bercik

Before me, the undersigned a Notary Public in and for said County and State, this 24th day of January, 1992, came Thomas A. Bercik and Alison L. Bercik, Husband and wife and acknowledged the execution of the annexed instrument.

Witness my hand & official seal  
My commission expires: 2-4-95

CONSENT TO LOAN MODIFICATION

Anna May Gerpa  
Anna May Gerpa, 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.

Thomas A. Bercik (SEAL)  
Thomas A. Bercik

Alison L. Bercik (SEAL)  
Alison L. Bercik

(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

700  
OK

lot 207  
pk 6/29  
Standard Addition



STATE OF INDIANA  
NOTARY PUBLIC  
FEB 25 12 29 PM '92