

LOAN MODIFICATION AGREEMENT

92013545

Mortgage Loan #0010142

Property Address:
1930 Patti Lane
Schererville, IN 46375

Mailing Address:
1930 Patti Lane
Schererville, IN 46375

WHEREAS

CALUMET NATIONAL BANK

LOANED

Theodore Koselke and Mary D. Koselke
Husband and Wife

THE SUM of Seventy Thousand (\$70,000.00) as evidenced by a note and mortgage executed and delivered on June 20, 1979 which said mortgage being recorded on June 25, 1979 as document number 535350,

WHEREAS it is hereby agreed that for and in consideration of Ten and 00/100 Dollars (\$10.00) and other valuable considerations to the lender, the subject mortgage will be modified. The current principal balance is \$60,938.06. The terms of this modification are as follows:

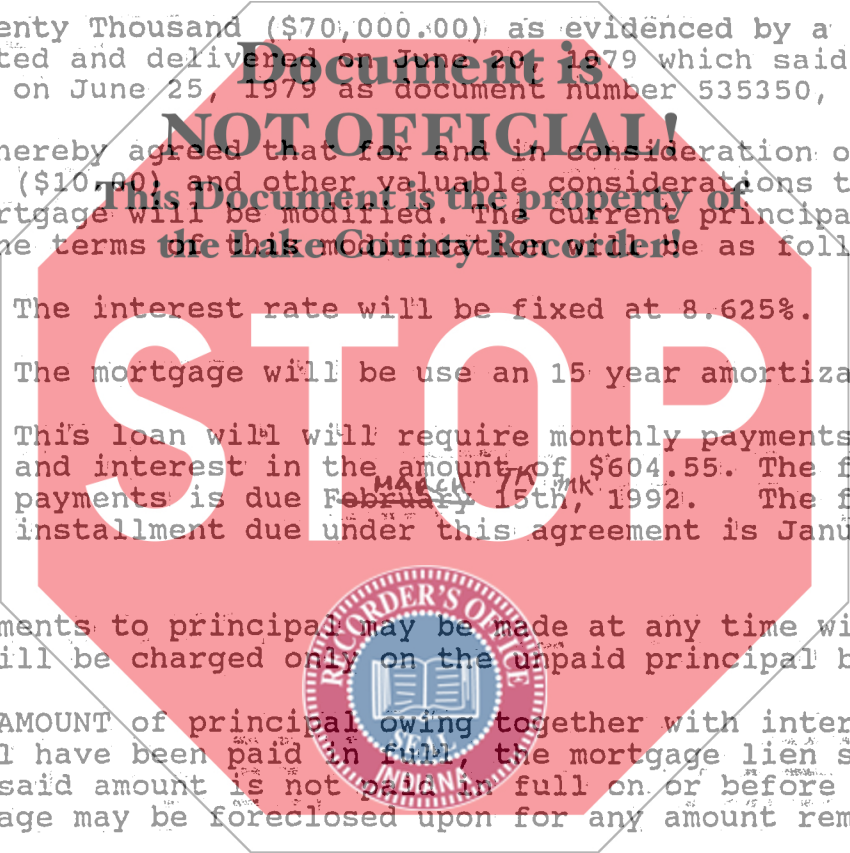
1. The interest rate will be fixed at 8.625%.
2. The mortgage will be use an 15 year amortization.
3. This loan will will require monthly payments of principal and interest in the amount of \$604.55. The first of such payments is due February 15th, 1992. The final installment due under this agreement is January 15, 2007.

ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

WHEN THE FULL AMOUNT of principal owing together with interest as above provided, shall have been paid in full, the mortgage lien shall be released. If said amount is not paid in full on or before January 15, 2007 the mortgage may be foreclosed upon for any amount remaining unpaid.

NOTHING HEREIN contained shall be construed to impair the security of the said mortgage nor its successors in interest under said mortgage nor affect nor impair any right or powers which it may have under said note and mortgage for the recovery of the mortgage debt with interest at the rate above provided in case of non-fulfillment of this agreement by said mortgagor.

IN WITNESS WHEREOF the parties hereto have set their hands and seals this 11th day of February, 1992.



ROBERT E. STELLAN
RECORDER

MAR 5 9 29 AM '92

STATE OF INDIANA/S.S.NO.
LAKE COUNTY
FILED FOR RECORD

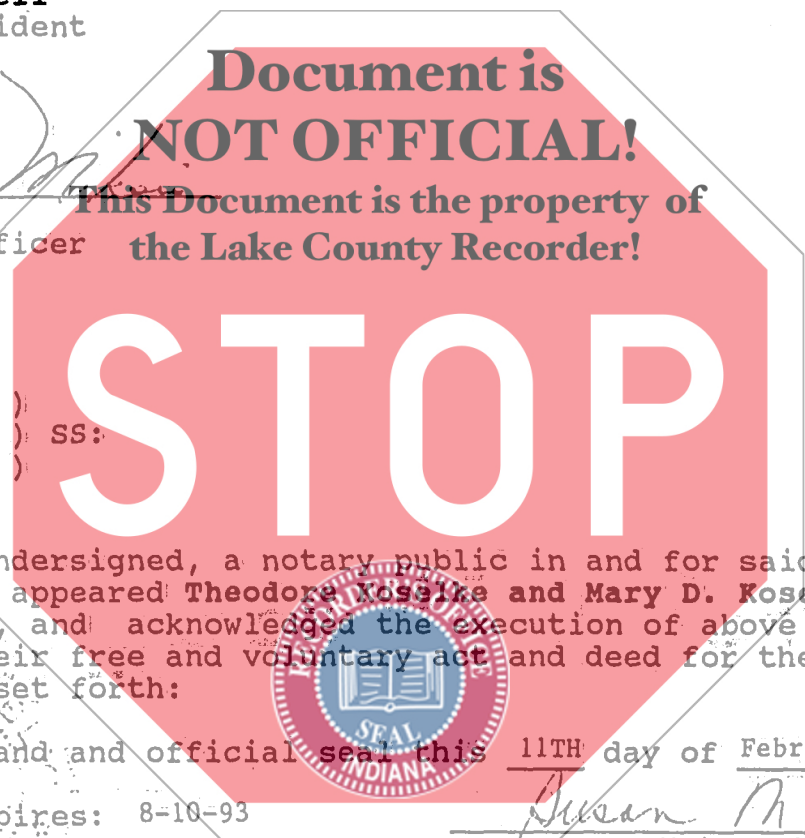
1100
cu

Theodore Koselke
Theodore Koselke

Mary D. Koselke
Mary D. Koselke

CALUMET NATIONAL BANK
Terrence J. Farrell
Terrence J. Farrell
Senior Vice President

ATTEST :
Sheila A. Miksis
Sheila A. Miksis
Mortgage Loan Officer



STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Theodore Koselke and Mary D. Koselke, known to me to be such, and acknowledged the execution of above and foregoing instrument as their free and voluntary act and deed for the uses and purposes therein set forth:

GIVEN under my hand and official seal this 11TH day of February 1992.

My commission expires: 8-10-93

Susan M. Pabon
Susan M. Pabon Notary Public

County of Residence: Lake

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared Terrence J. Farrell, Senior Vice President and Sheila A. Miksis, Mortgage Loan officer of Calumet National Bank, Hammond, Indiana known to me to be such, and acknowledged that as such officers, they signed and delivered the annexed Mortgage Modification Agreement and caused the corporate seal of said Bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank, as their free and voluntary act and deed and as the free and voluntary act and deed of said bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 11th day of February 1992.

My commission expires: 08-10-93

County of Residence: Lake

Document is *Susan M. Babon*
NOT OFFICIAL!
Susan M. Babon Notary Public

This Document is the property of
the Lake County Recorder!

