

92033170

INDIVIDUAL FORM

NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS NOTE AND MORTGAGE MODIFICATION AGREEMENT ("Agreement") dated as of February 24, 1992, made by RONALD P. FOHRMAN, as Trustee of the RONALD P. FOHRMAN DECLARATION OF TRUST Dated April 29, 1986 ("Mortgagors") and THE LAKE SHORE BANK, a National Banking Association ("Mortgagee").

R E C I T A L S

A. Mortgagors executed a Mortgage (the "Mortgage") for the benefit of Mortgagee covering certain property in LAKE County, INDIANA, legally described on Exhibit A hereto, which Mortgage was recorded in the Office of the RECORDER of LAKE County, INDIANA on March 22, 1989 as document number 028312;

B. The Mortgage was given as security for a certain Note (the "Note") executed by RONALD P. FOHRMAN, as Trustee of the RONALD P. FOHRMAN DECLARATION OF TRUST Dated April 29, 1986 in the principal amount of ONE HUNDRED SIXTY FIVE THOUSAND AND NO/100 Dollars (\$ 165,000.00) and as security for other obligations, as set forth in the Mortgage.

C. Mortgagor and Mortgagees have agreed to amend the Note as hereafter provided.

D. In order to reflect the changes to the Note, Mortgagor desires to amend the Mortgage as hereafter provided.

NOW, THEREFORE, in consideration of One Dollar (\$1.00) and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Mortgagor and Mortgagee agree as follows:

1. The Note is amended as follows:

A. The maturity date of the Note is September 1, 1996.

B. Commencing March 13, 1992, the interest payable pursuant to the Note is EIGHT AND ONE FOURTH per cent per annum (8.250 %).

C. The remaining indebtedness of ONE HUNDRED SEVENTEEN THOUSAND EIGHT HUNDRED THIRTY-NINE AND 20/100 Dollars (\$ 117,839.20) shall be paid monthly, in installments of principal and interest of TWO THOUSAND SIX HUNDRED NINETEEN AND 70/100 Dollars (\$ 2,619.70), in accordance with the terms of the Note.

2. The Mortgage is hereby modified and amended so that references to the Note contained in the Mortgage are modified and amended to reflect the modifications and amendments set forth in this Agreement.



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147 FEB 92

STATE OF ILLINOIS
LAKE COUNTY
FILED FOR RECORD

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

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3. The Note and Mortgage, as herein modified and amended, are hereby ratified and in full force and effect.

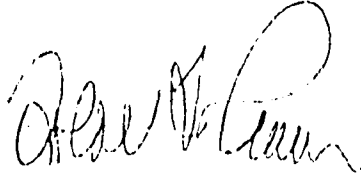
IN WITNESS WHEREOF, this Mortgage Modification Agreement has been duly executed by Mortgagors as of the date first written above.

RONALD P. FOHRMAN, as Trustee of
the RONALD P. FOHRMAN DECLARATION
OF TRUST Dated April 29, 1986

Accepted By:

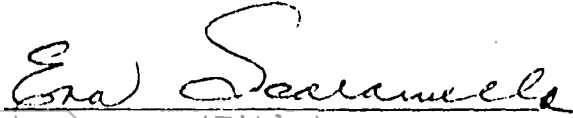
LAKE SHORE NATIONAL BANK

BY:



RONALD P. FOHRMAN, as Trustee Aforesaid

By:



EVA SCARAMELLA (Title) SECOND VICE PRESIDENT

**Document is
NOT OFFICIAL!**

This instrument prepared by: **This Document is the property of
the Lake County Recorder!**

Patty Herrera
Lake Shore National Bank
605 North Michigan Avenue
Chicago, Illinois 60611

Address of Property: 6213 - 6621 KENNEDY AVENUE
HAMMOND, INDIANA 46323

Permanent Index Numbers: _____

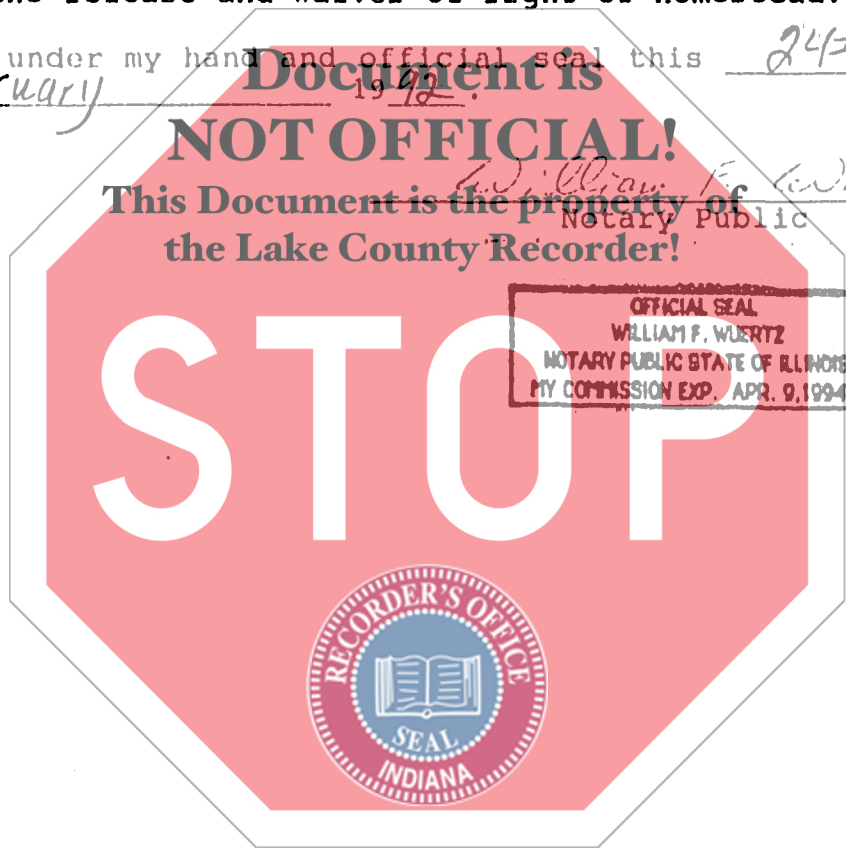


STATE OF Illinois)
COUNTY OF Cook)

I, William F. Wertz
a Notary Public in and for said County in the State aforesaid, DO
HEREBY CERTIFY that RONALD P. FOHRMAN

personally known to me to be the same person whose name is
 subscribed to the foregoing instrument, appeared before
me this day in person and acknowledged that he signed, sealed
and delivered the said instrument as his free and
voluntary act, for the used and purposes therein set forth,
including the release and waiver of right of homestead.

GIVEN under my hand and official seal this 24th day of
February 1992.



SCHEDULE "A"

Legal Description

LOTS 1, 2, 3, 4 AND 5, BLOCK 3, TURNER-MEYN PARK A SUBDIVISION IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 19, PAGE 12, IN LAKE COUNTY, INDIANA.

