

92039955

RETURN TO
CALUMET NATIONAL BANK
Mortgage Loan Dept.
1806 Robinhood Blvd.
Scherville, Indiana 46375

LOAN MODIFICATION AGREEMENT

WHEREAS

CALUMET NATIONAL BANK

LOANED

JEFFREY V. COOPER AND LORA L. COOPER
HUSBAND AND WIFE

THE SUM of ONE HUNDRED EIGHT THOUSAND AND 00/100 DOLLARS (\$108,000.00) as evidenced by a note and mortgage executed and delivered on September 20th, 1991 which said mortgage being recorded on September 25, 1991 as document number 91048401,

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 \$45,420.11. The terms of this modification will be as follows:

1. The interest rate will be fixed at 8.50%
2. The maturity date shall be extended to May 1, 2007. This loan will utilize a fifteen year amortization.
3. This loan will require monthly payments of principal and interest in the amount of \$448.00. The first of such payments is due June 1, 1992. The final installment due under this agreement is May 1, 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 May 1, 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 26 day of May, 1992.

Jeffrey V. Cooper
Jeffrey V. Cooper
Lora L. Cooper
Lora L. Cooper

ROBERT
RECORDED
AND

JUN 22 12 47 PM '92


STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

ACK

CALUMET NATIONAL BANK


Terrence J. Farrell
Senior Vice President

ATTEST


Michael A. Lugar
Mortgage Loan Officer



STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

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BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Jeffrey V. Cooper and Lora L. Cooper, 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 _____ day of _____, 1992.

My commission expires: 8-10-93


Susan M. Pabon Notary Public

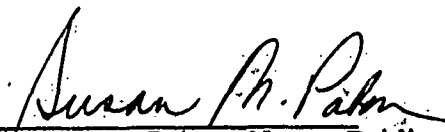
County of Residence: Lake
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared Terrence J. Farrell, Senior Vice President and Michael A. Lugar, 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 _____ day of _____, 1992.

My commission expires: 08-10-93

County of Residence: Lake


Susan M. Pabon Notary Public