

92040057

Loan

354/25

Modification Agreement

92010612

Loan No. 5721-7

WHEREAS Liberty Savings Association, F.A.

loaned: Robert J. Markovich

the sum of Twenty Thousand and ----- NO/100 Dollars

(\$ 20,000.00), as evidenced by a note and mortgage executed and delivered on March 20, 1980, 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 #578185

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 104 consecutive monthly installments of \$154.20 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, 2000.

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

Eleven Thousand Six Hundred Fifty Five and ----- 40/100 Dollars (\$ 11,655.40),

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

same shall be payable One Hundred Fifty Four and ----- 20/100 Dollars (\$ 154.20),

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 29th day of January 19 92

By Sherlynn Groat
Authorized Signature

Robert J. Markovich
Robert J. Markovich

ATTEST: Sherlynn Groat
Asst. Vice President
Secretary

X Karen L. Markovich
Karen L. Markovich

Before me the undersigned, a Notary Public for Lake County, State of Indiana appeared Robert J. Markovich and acknowledged the execution of this instrument this 29th day of January, 1992.

My commission expires: 2/4/95

Anna May Gerba
Anna May Gerba, Lake Co.

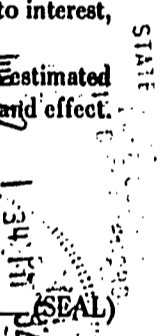
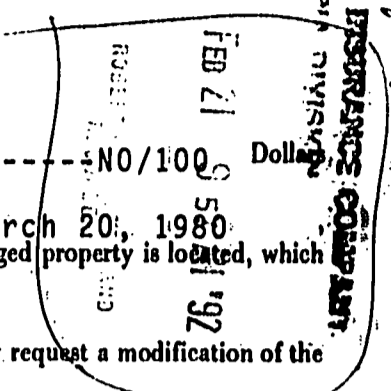
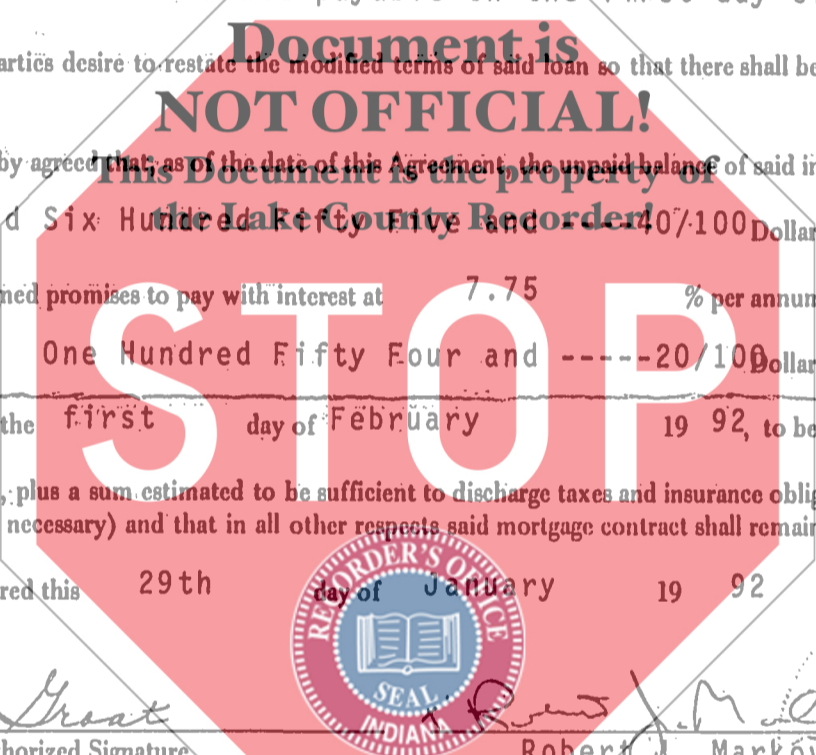
The undersigned endorser or endorsers, guarantor or guarantors, or other secondary obligor or obligors, including an original unreleased borrower or borrowers, hereby consent to the foregoing loan modification.

X Robert J. Markovich (SEAL)
Robert J. Markovich
X Karen L. Markovich (SEAL)
Karen L. Markovich

(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

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