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more mortgage of said
5243 Hohmann Ave
Hammond, IN 46320
attn: Clara Polinae

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NOTE AND MORTGAGE MODIFICATION and FOREBEARANCE AGREEMENT

THIS AGREEMENT entered into this 28th day of May, 1992, by and between
MERCANTILE NATIONAL BANK OF INDIANA, in its corporate capacity, First Party; and
ROBERT J. WILTJER and DAWN M. WILTJER, husband and wife, hereinafter called
Second Party;

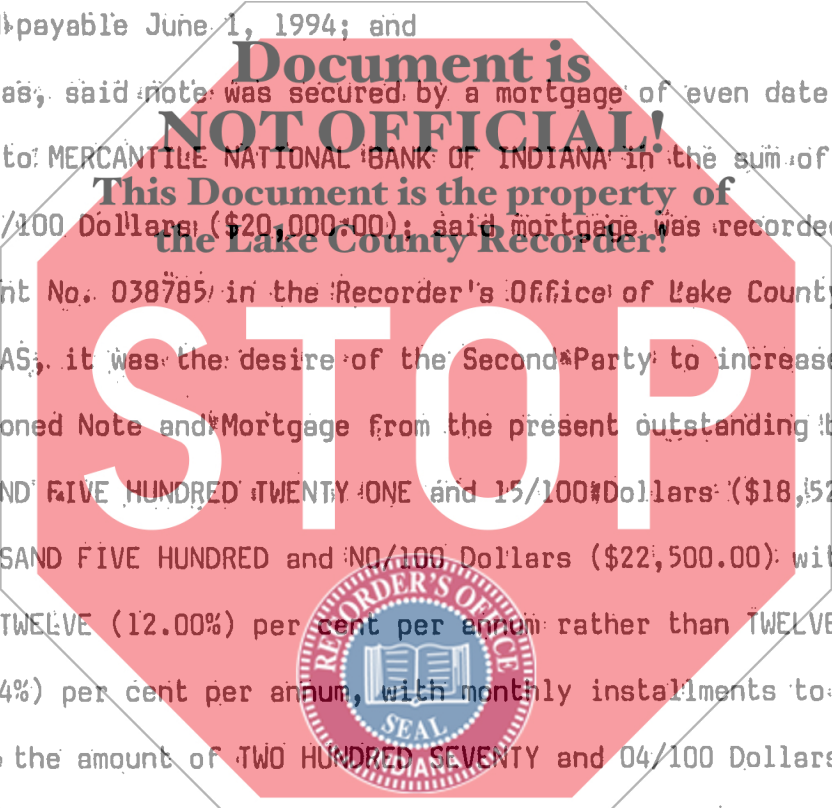
WITNESSETH:

WHEREAS, on the 11th day of May, 1989, Second Party executed their
certain promissory note in the principal sum of TWENTY THOUSAND and NO/100 Dollars
(\$20,000.00), which note was payable to the First Party in consecutive monthly in-
stallments of FOUR HUNDRED FIFTY TWO and 51/100 Dollars (\$452.51) for principal
and interest, with interest at the rate of TWELVE and THREE QUARTERS (12 3/4%)
per cent per annum, the first installment falling due July 1, 1989 and the final
balance due and payable June 1, 1994; and

Whereas, said note was secured by a mortgage of even date, executed by
Second Parties to MERCANTILE NATIONAL BANK OF INDIANA in the sum of TWENTY
THOUSAND and NO/100 Dollars (\$20,000.00); said mortgage was recorded May 26,
1989, as Document No. 038785 in the Recorder's Office of Lake County, Indiana; and

WHEREAS, it was the desire of the Second Party to increase the amount of
the above mentioned Note and Mortgage from the present outstanding balance of
EIGHTEEN THOUSAND FIVE HUNDRED TWENTY ONE and 15/100 Dollars (\$18,521.15) to
TWENTY TWO THOUSAND FIVE HUNDRED and NO/100 Dollars (\$22,500.00) with interest
at the rate of TWELVE (12.00%) per cent per annum rather than TWELVE and THREE-
QUARTERS (12 3/4%) per cent per annum, with monthly installments to principal
and interest in the amount of TWO HUNDRED SEVENTY and 04/100 Dollars (\$270.04),
rather than FOUR HUNDRED FIFTY TWO and 51/100 Dollars (\$452.51), with the first
payment under this Agreement to be due April 1, 1990, and the date of final pay-
ment to be March 1, 2005; and

WHEREAS, it is the desire of the Second Party to request of the First
Party a Forebearance of the existing delinquency and out-of-pocket expenses on
the aforementioned note and mortgage, with the accumulated to-date interest
and other related expenses in the amount of SIX THOUSAND ONE HUNDRED EIGHTY
SIX and 56/100 Dollars (\$6,186.56) being added to the present principal out-
standing balance of TWENTY ONE THOUSAND ONE HUNDRED SEVENTY TWO and 32/100
Dollars (\$21,172.32) for a total principal outstanding balance of TWENTY SEVEN
THOUSAND THREE HUNDRED FIFTY EIGHT and 88/100 Dollars (\$27,358.88), with the
final payment to remain at March 1, 2005 at which time there will be due and



CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

ROBERT WILTJER
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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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owing a principal plus interest amount of SEVEN THOUSAND EIGHT HUNDRED TEN and 52/100 Dollars (\$7,810.52), with interest remaining at TWELVE per cent (12.00%) per annum; the loan is to be brought to a current status with the first payment under this Agreement being due June 1, 1992 rather than February 1, 1991, and principal and interest payments to be in the amount of THREE HUNDRED TWENTY EIGHT and 36/100 Dollars (\$328.36) rather than TWO HUNDRED SEVENTY and 04/100 Dollars (\$270.04).

NOW THEREFORE, in consideration of the mutual benefits to be derived from the aforementioned Forebearance including the change in the principal outstanding balance and the amount of monthly principal and interest payments, but with no change in the interest rate or date of final payment of the above referred to note and mortgage, it is hereby agreed that:

FIRST PARTY agrees that the principal outstanding balance shall be TWENTY SEVEN THOUSAND THREE HUNDRED FIFTY EIGHT and 88/100 Dollars (\$27,358.88); the interest rate shall remain at TWELVE per cent (12.00%) per annum; the amount of monthly interest and principal payments shall be THREE HUNDRED TWENTY EIGHT and 36/100 Dollars (\$328.36); the date of final payment shall remain at March 1, 2005; with the first payment under this Agreement to be due June 1, 1992.

IT IS FURTHER AGREED that all provisions of the note and mortgage, herein referred to, shall continue in full force and effect except as modified by this Agreement.

Attest:

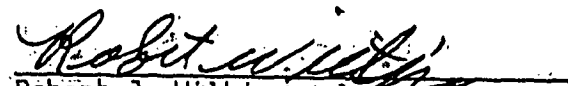

John P. Etter, Vice President



MERCANTILE NATIONAL BANK OF INDIANA

Harry E. Deakin, Vice President

and


Robert J. Wiltjer


Dawn M. Wiltjer

State of Indiana) ss:
County of Lake)

Before me, the undersigned, a Notary Public in and for said County, this 28th day of May, 1992, came Harry E. Deakin and John P. Etter, Vice Presidents, respectively, of Mercantile National Bank of Indiana and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

My commission expires: 2-4-95
County of Residence: Lake



Clara E. Polimac

State of Indiana) ss:
County of Lake)

Before me, the undersigned, a Notary Public in and for said County, this 13th day of June, 1992, came Robert J. Wiltjer and Dawn M. Wiltjer, husband and wife, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

My commission expires: 2-4-95
County of Residence: Lake


William I. Fine

