

LOAN MODIFICATION AGREEMENT

93011992

Loan Number 11857

WHEREAS

CALUMET NATIONAL BANK

LOANED

HOWARD H SCHEIDT & LINDA D SCHEIDT,
HUSBAND AND WIFE

THE SUM of EIGHTY TWO THOUSAND AND 00/100 DOLLARS (\$82,000.00) as evidenced by a note and mortgage executed and delivered on January 25th 1989 which said mortgage being recorded on January 30th 1989 as document number 020353 in Lake County, Indiana and;

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 terms of this modification will be as follows:

1. The interest rate will be fixed at 8.00%.
3. This loan shall utilize a twenty-year amortization. The new maturity date shall be February 01st, 2013.
4. This loan will require 240 monthly payments of principal and interest in the amount of \$665.78. The first of such payments is due March 15th, 1993. The final installment due under this agreement is February 01st, 2013.

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

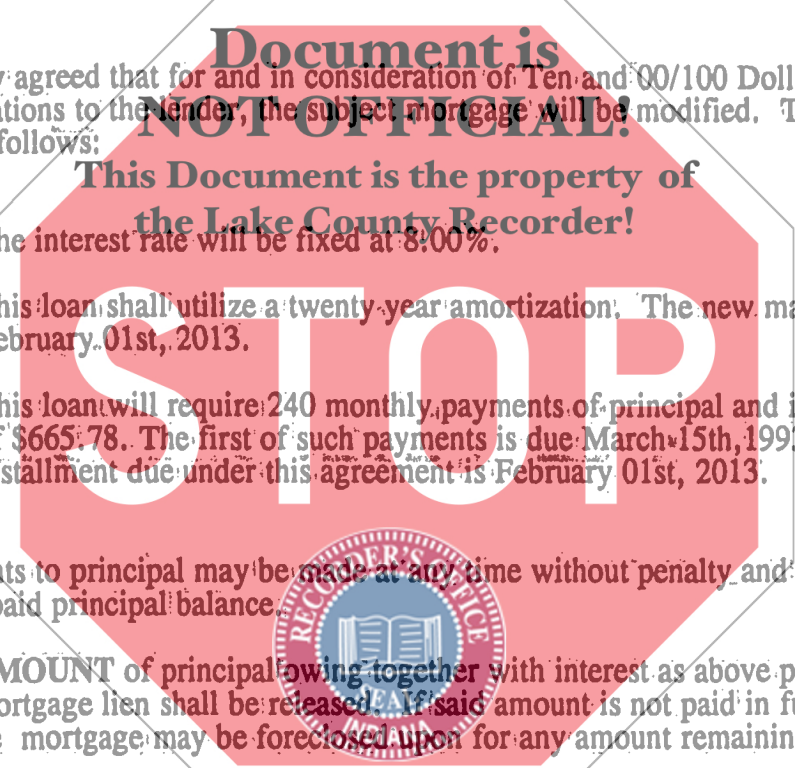
WHEN THE FULL AMOUNT of principal owing together with interest as above provided, shall have been paid in full, the mortgage lien shall be released. If said amount is not paid in full on or before February 01st, 2013 the mortgage may be foreclosed upon for any amount remaining unpaid.

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 01st day of Feb, 1993.

Howard H. Scheidt

Linda D. Scheidt



STATE OF INDIANA/S.S.H.O.
LAKE COUNTY
FILED FOR RECORD
FEB 9 11 51 AM '93
STATE RECORDER

902

CALUMET NATIONAL BANK

Terrence J. Farrell

Terrence J. Farrell
Senior Vice President

ATTEST

Michael A. Lugar

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 **Howard H. Scheidt and Linda D. Scheidt** 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 01ST day of FEB, 1993

My commission expires: 04-21-96

County of Residence: Lake

Joseph J. Cole
Notary Public

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 01ST day of FEB, 1993.

My commission expires: 04-21-96

County of Residence: Lake

Joseph J. Cole
Notary Public