

93019415

LOAN MODIFICATION AGREEMENT

Mortgage Loan #11451

Bx 69  
→ 1111, 46325

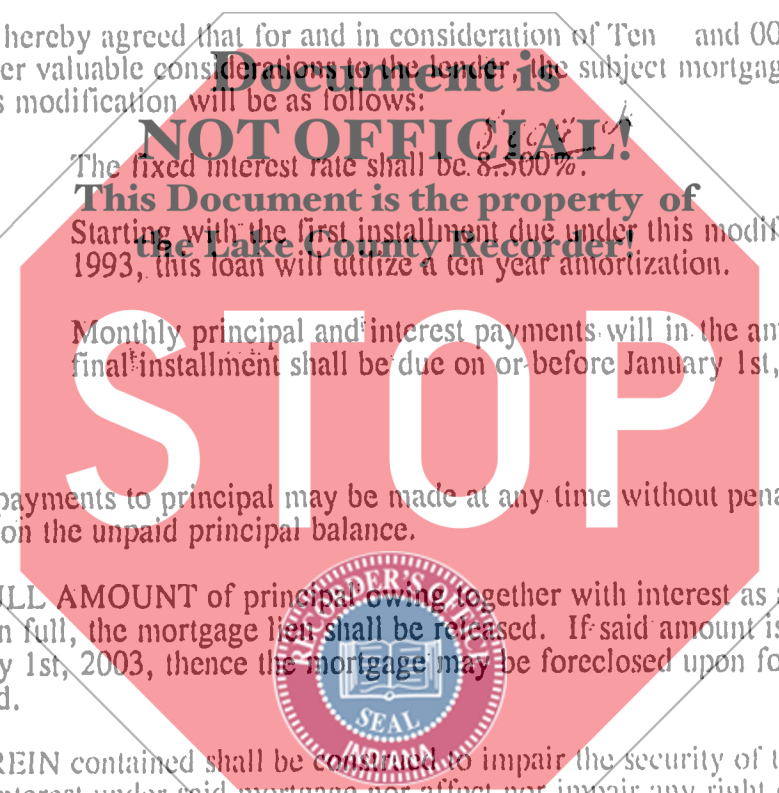
WHEREAS  
LOANED

CALUMET NATIONAL BANK  
→ JANET L. KEEN

THE SUM OF ~~five~~ Fifth Six Thousand and 00/100 Dollars (\$56,000.00) as evidenced by an note and mortgage executed and delivered on April 19th, 1988 which said mortgage being recorded on April 21st, 1988 in Lake County as document number 973587, 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 fixed interest rate shall be 8.500%.
2. Starting with the first installment due under this modification, February 1st, 1993, this loan will utilize a ten year amortization.
3. Monthly principal and interest payments will in the amount of \$617.95. The final installment shall be due on or before January 1st, 2003.



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 January 1st, 2003, thence the mortgage may be foreclosed upon for any amount remaining unpaid.

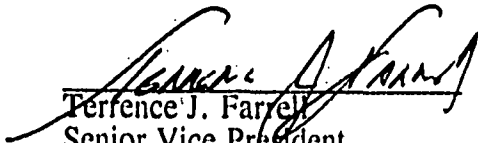
NOTHING HEREIN contained shall be construed to impair the security of the said mortgage nor its successors in interest under said mortgage nor affect nor impair any right or powers which it may have under said note and mortgage for the recovery of the mortgage debt with interest at the rate above provided in case of non-fulfillment of this agreement by said mortgagor.

IN WITNESS WHEREOF the mortgagor, Janet L. Keen hereto have set their hands and seals this 04th day of Jan, 1993.

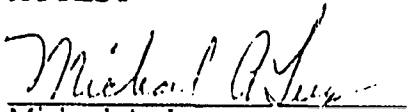
Janet L. Keen  
Janet L. Keen

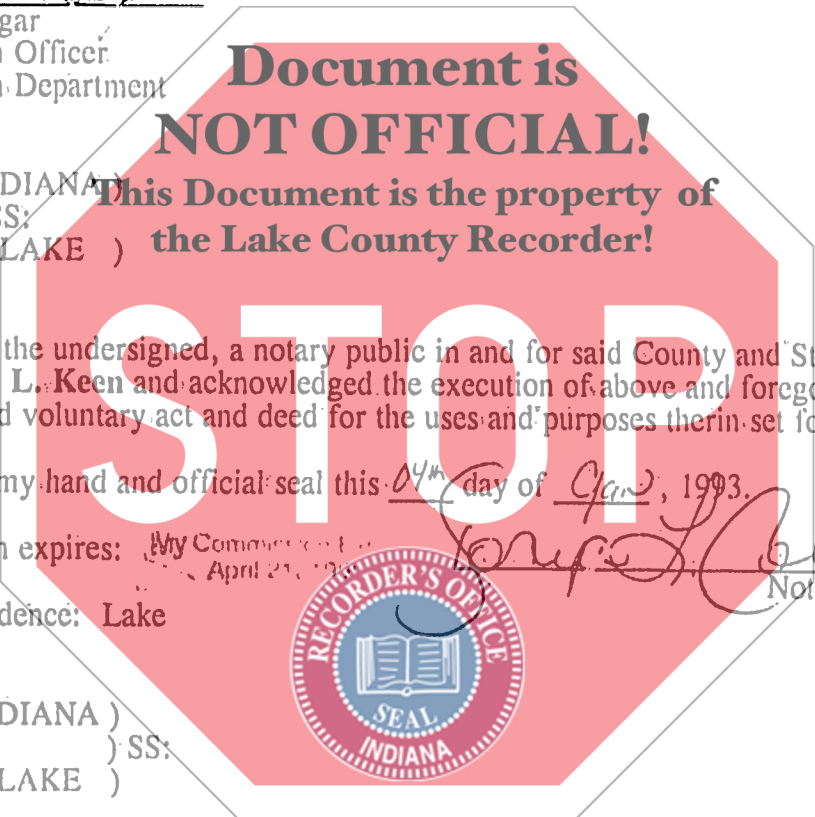
STATE OF ILLINOIS  
 COUNTY OF LAKE  
 JAN 20 1993  
 8 55 AM '93  
 REC'D

**CALUMET NATIONAL BANK**

  
Terrence J. Farrell  
Senior Vice President  
Mortgage Loan Department

**ATTEST**

  
Michael A. Lugar  
Mortgage Loan Officer  
Mortgage Loan Department



STATE OF INDIANA )  
                          ) SS: **This Document is the property of**  
COUNTY OF LAKE ) **the Lake County Recorder!**

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Janet L. Keen** 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 04<sup>th</sup> day of Jan, 1993.

My commission expires: My Commission Expires April 21, 1994  
  
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 04<sup>th</sup> day of Jan, 1993.

My commission expires:  
County of Residence: Lake  
