

Citizens Federal
707 Rider
Morton

8-03-4-70-25-31-6

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LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana, (Lender) loaned Dennis J. Halfman and Patricia E. Halfman, husband and wife (Borrower) the sum of Seventy Thousand Dollars (\$70,000.00), as evidenced by a Note supplemented by a Rider to Note (Rider) each executed by Borrower on April 15, 1988;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Mortgage (Security Instrument), dated April 15, 1988, which Security Instrument was recorded on April 20, 1988, in the Office of the Recorder of Lake County, Indiana as Document No. 973360 and which Security Instrument affects the following described real estate:

Lot 14, Timberlane Unit 1, an addition to the Town of St. John, Lake County, Indiana, as recorded in the Office of the Recorder of Lake County, Indiana in Plat Book 42 page 53.

WHEREAS, the Note, Rider and Security Instrument (Loan Documents) are hereby incorporated herein as part of this Loan Modification Agreement (Agreement);

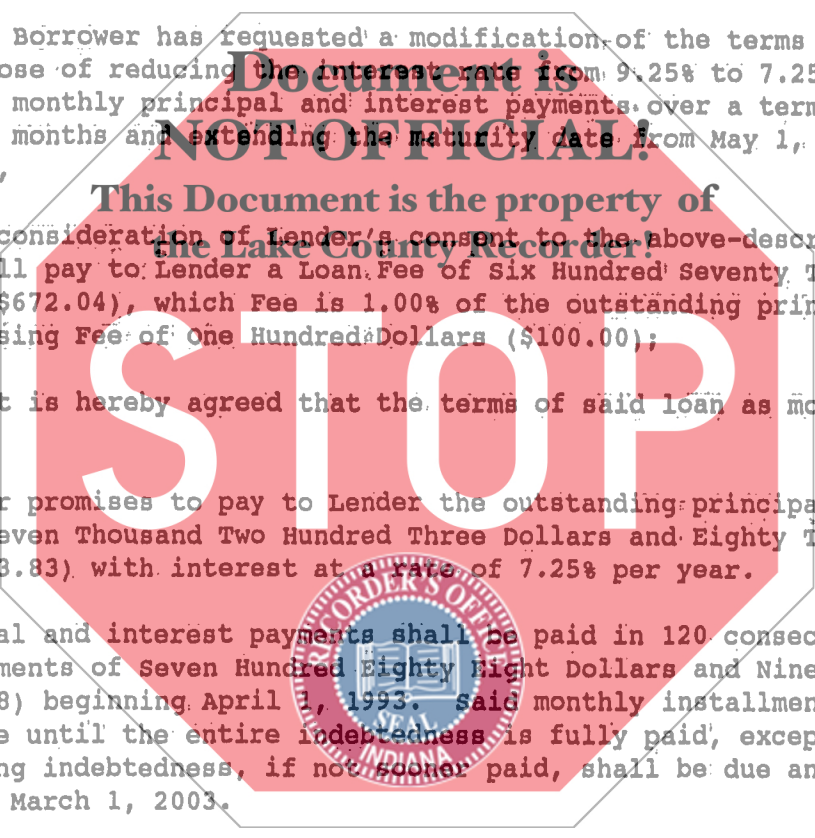
WHEREAS, the Borrower has requested a modification of the terms of said loan for the purpose of reducing the interest rate from 9.25% to 7.25%, reamortizing monthly principal and interest payments over a term of One Hundred Twenty (120) months and extending the maturity date from May 1, 1998 to March 1, 2003; and,

WHEREAS, in consideration of Lender's consent to the above-described terms, Borrower shall pay to Lender a Loan Fee of Six Hundred Seventy Two Dollars and Four Cents (\$672.04), which Fee is 1.00% of the outstanding principal balance and a Processing Fee of One Hundred Dollars (\$100.00);

THEREFORE, it is hereby agreed that the terms of said loan as modified are as follows:

1. Borrower promises to pay to Lender the outstanding principal balance of Sixty Seven Thousand Two Hundred Three Dollars and Eighty Three Cents (\$67,203.83) with interest at a rate of 7.25% per year.
2. Principal and interest payments shall be paid in 120 consecutive monthly installments of Seven Hundred Eighty Eight Dollars and Ninety Eight Cents (\$788.98) beginning April 1, 1993. said monthly installments shall continue until the entire indebtedness is fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable in full on March 1, 2003.
3. Borrower shall pay to Lender a Loan Fee of \$672.04, the receipt of which is hereby acknowledged.
4. Borrower shall pay to Lender a Processing Fee of \$100.00, the receipt of which is hereby acknowledged.
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents will remain unchanged and in full effect and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof as amended by this Agreement.

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TICOR TITLE INSURANCE
Crown Point, Indiana

STATE OF INDIANA
LAKE COUNTY
RECORDER
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