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return to: Mercantile National Bank of Indiana
200 W. Ridge Road
Griffith, IN 46319

NOTE AND MORTGAGE MODIFICATION AGREEMENT

STATE OF INDIANA
LAKE COUNTY
FILED
APR 6 8 16 AM '93
SARAH J. REED, RECORDER

THIS AGREEMENT entered into this 30th day of March, 1993, by and between
MERCANTILE NATIONAL BANK OF INDIANA, in its corporate capacity, First Party; and
Lawrence P. Kolodziej and Deborah H. Kolodziej, husband
and wife, Second Party;

WHEREAS on the 29th day of February, 1988, Second Party executed its certain
Cheque-Equity Line Agreement, with a maximum line of credit of Forty Thousand
and no/100 Dollars, which was to be payable in minimum monthly installments of
current accrued finance charges and credit insurance premiums (if any); with interest at a variable rate,
as defined in the original agreement; and with the balance due and payable on or before March
1993; and,

WHEREAS, said Cheque-Equity Line of Credit was secured by a mortgage of even date executed
by the Second Party to MERCANTILE NATIONAL BANK OF INDIANA, in the sum of
Forty Thousand & no/100 Dollars (\$40,000.00); said mortgage was recorded on
March 7, 1988 as Document No: 967061 in the Office of the Recorder of Lake County,
Indiana; and

WHEREAS, it is the desire of the Second Party to renew and extend the payment of the principal
balance presently due and owing at the original credit limit, with minimum monthly payments of current
accrued finance charges and credit insurance premiums (if any) plus one percent of the principal balance
thereof; with interest to remain as stated in the original agreement, with the first payment due on
MAY, 1993 rather than April, 1988.

NOW THEREFORE, in consideration of the mutual benefits to be derived from the renewal and
extension of the Cheque-Equity Line of Credit and mortgage above referred to, it is hereby agreed that:

FIRST PARTY AGREES that the aforementioned Cheque-Equity Line of Credit shall be renewed
and extended in the amount of Forty Thousand & no/100 Dollars (\$40,000.00); with payments
of current accrued finance charges and credit insurance premiums (if any) and one percent of the
outstanding balance thereof, with interest to remain as stated in the original Cheque-Equity Agreement,
with a new maturity date of MARCH, 2001 rather than March
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