

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

93021351

**NOTE AND MORTGAGE MODIFICATION AGREEMENT**

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,

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the Lake County Recorder!

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 \_\_\_\_\_

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 Two Thousand & no/100 Dollars (\$42,000.00), 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  
\_\_\_\_\_, 19 93

IT IS FURTHER AGREED that all provisions of the original Cheque Equity Line of Credit agreement and mortgage herein referred to shall continue in full force and effect except as modified by this Agreement.

WITNESS OUR HANDS AND SEALS this 30th day of March, 1993

MERCANTILE NATIONAL BANK OF INDIANA

BY: Sandra K. Lawler

ATTEST:

Scott T. Angel

AND

Lawrence P. Kolodziej  
Deborah J. Kolodziej  
Deborah J. Kolodziej

STATE OF INDIANA )  
                      ) SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, personally appeared Sandra K. Lawler and Scott T. Angel respectively of MERCANTILE NATIONAL BANK OF INDIANA, who acknowledged execution of the foregoing Note and Mortgage Modification Agreement for and on behalf of said MERCANTILE NATIONAL BANK OF INDIANA, and who, having been duly sworn, stated that the representations therein are true.

Witness my hand and Notarial Seal this 30th day of March, 1993



Linda Harwood

My Commission Expires: 10/9/94

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, this 30th day of March, 1993, personally appeared Lawrence P. Kolodziej and Deborah J. Kolodziej, Husband and Wife and acknowledged the execution of the foregoing Note and Mortgage Modification Agreement. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

NOTARY PUBLIC

Linda Harwood

My Commission Expires: 10/9/94

County of Residence: Lake