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LOAN MODIFICATION AGREEMENT

(Providing for Fixed interest Rate)

This Loan Modification Agreement ("Agreement") amade this 2 in d day of July, 1993, between ROBERT G. KOOPER and MARIGARET J. KOOPER, HUSBAND AND WIFE

("Borrower") and CENTIER BAINK

, ("Lender");

amends and supplements (1) the Mörtgage, Deed of Trust or Deed to Secure Debt (the "Security." Instrument"), dated FEBRUARIY 23, 1987 and recorded in Book or Liber. 9:0:4:2:0:3, page(s): , of the LAKE 0:0:0 NTY:

[Name of records]

LAKE, Indiana

, and (2) the Note bearing:

the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 2.5 6.0 PERRY COURT

This Document the real property described being set forth as follows: Recorder!

UOIT 23 IN RESUBDIVISION OF ALL OF CASTLEWOOD UNIT 1, AN ADDITION TO THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 51 PAGE 30 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA AND AMENDED BY CERTIFICATE OF CORRECTION RECORDED DECEMBER 4, 1979 AS DOCUMENT NO. 562652.



SERECOLDER LIGHTS

LOAN MODIFICATION AGREEMENT--SINGLE FAMILY--FNMA UNIFORM INSTRUMENT ISC/CLMA**//0592/3179(2-88)-L PAGE 1 OF 3

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TICOR TITLE INSURANCE

1/m

In consideration of the mutual promises and agreements exchanged; the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- As of JULY 1, 1993 , the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 7.41, 3.73, 6.3 , consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
- 2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, interest will be charged on the Unpaid Principal Balance at the yearly rate of 7.00 % from July 1, 1, 1993. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 6:6 8: 4:9 beginning on the 1/5 T day of A/U G/U S T:, 1993, and continuing thereafter on the same day of each succeeding month untill principal and interest are paid in full. If, on: July 1, 2008 (the "Maturity Date"), the Borrower still owes: paid in full. If, on: JULY 1, 2008 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as ameneded by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at 5-1/9/1 WEST UTINGOIL NO HWY, CROWN POSSENITE, IN , or at such other place as the Lender may require.

- 3. If all or any part of the Property or any interest in it is sold or transferred!(or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or malled within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower falls to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
- 4. The Borrower also will comply with all other covenants agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums assessments, accrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms Einciprovisions are considered an interest payable under the security instrument (if any) providing for, implementing; or relating to, any change or adjustment in the rate of interest payable under the Note; and

 - (b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security instrument and that contains any such terms and provisions as those referred to in:(a) above.
- 5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement:

CENITIER (Seal) -Lènder 0 CE PRESIDENIT (Seal) -Borrower ROBERT G (Seal) KOOPRO -Borrower Ý

LOAN MODIFICATION AGREEMENT-SINGLE FAMILY-FNMA UNIFORM INSTRUMENT ISC/CLMA**//0592/3179(2-88)-L

FORM 3179 2/88:

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