

707 Ridge Rd  
Munster 46321

94001972 LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana, (Lender) loaned Ernesto Burlini (Borrower) the sum of One Hundred Twenty Eight Thousand One Hundred Dollars (\$128,100.00) as evidenced by an Adjustable Rate Mortgage Note (Note) executed by Borrower on March 10, 1992;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender an Adjustable Rate Real Estate Mortgage (Mortgage) dated March 10, 1992, which Mortgage was recorded on March 16, 1992 in the Office of the Recorder of Lake County, Indiana as Document No. 92015594 and which Mortgage affects the following described real estate:

Lot 15, Mallard Landings, an addition to the Town of St. John, as shown in Plat Book 69, page 35, in Lake County, Indiana, commonly known as 9302 Mallard Lane, St. John, Indiana 46373

WHEREAS, Borrower modified said loan on August 25, 1992 as evidenced by a Loan Modification Agreement (First Modification Agreement) for the purpose of extending the maturity date to March 1, 1993;

WHEREAS, Borrower modified said loan on April 19, 1993 as evidenced by a Loan Modification Agreement (Second Modification Agreement) for the purpose of extending the maturity date to September 1, 1993;

WHEREAS, the Note, Mortgage, First Modification Agreement and Second Modification Agreement (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 extending the maturity date from September 1, 1993 to March 1, 1994;

WHEREAS, in consideration of Lender's consent to the above-described terms, Borrower shall pay to Lender a Processing Fee of One Hundred Dollars (\$100.00);

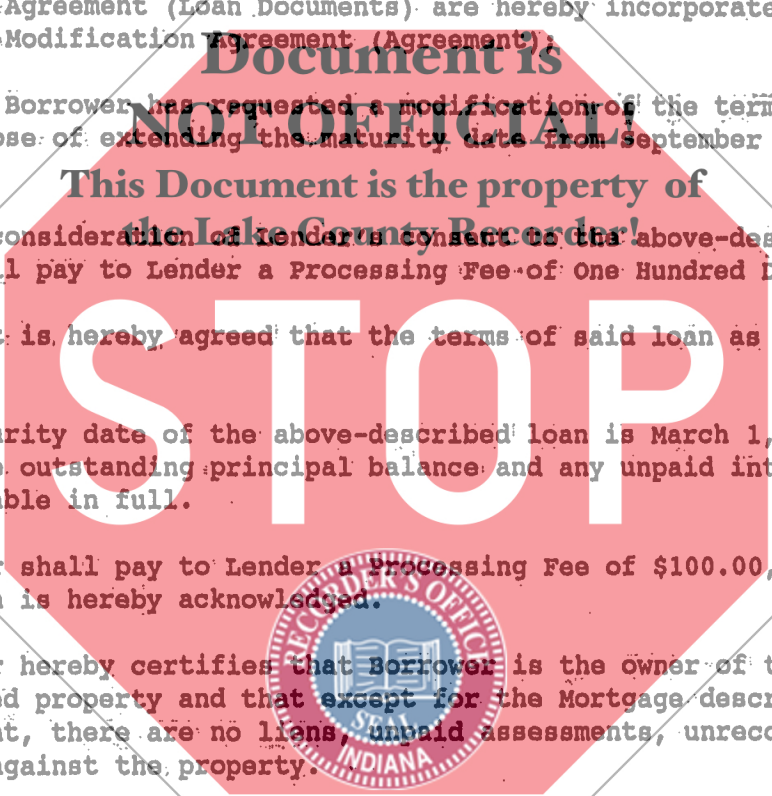
THEREFORE, it is hereby agreed that the terms of said loan as modified are as follows:

1. The maturity date of the above-described loan is March 1, 1994 at which time the outstanding principal balance and any unpaid interest will be due and payable in full.
2. Borrower shall pay to Lender a Processing Fee of \$100.00, the receipt of which is hereby acknowledged.
3. Borrower hereby certifies that Borrower is the owner of the above described property and that except for the Mortgage described in this Agreement, there are no liens, unpaid assessments, unrecorded contracts or claims against the property.
4. 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.

IN WITNESS WHEREOF, the Lender and Borrower have executed this Agreement on this 31st day of December, 1993.

CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION  
BY: Sherry L. Akey  
SHERRY L. AKEY, ASST. VICE PRESIDENT  
ATTEST: Tina Margeas  
TINA MARGEAS, ASST. SECRETARY

Ernesto Burlini  
Ernesto Burlini (Borrower)



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STATE OF INDIANA  
LAKE COUNTY  
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Chicago Title Insurance Company

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