

Return to
CALUMET NATIONAL BANK
Mortgage Loan Dept.
1806 Robinhood Blvd.
Schererville, Indiana 46375

LOAN MODIFICATION AGREEMENT

94002823

Mortgage Loan #13608

WHEREAS

CALUMET NATIONAL BANK

LOANED

Scott W. Bell

THE SUM OF Sixty Thousand Five Hundred and 00/100 (\$60,500.00) as evidenced by a note and mortgage executed and delivered on December 4th, 1992, which said mortgage being recorded on December 9th, 1992, in Lake County, Indiana as document number 92077867 and

WHEREAS it is hereby agreed that for and in consideration of Ten and 00/100 Dollars (\$10.00) and other valuable considerations to the lender, the subject mortgage will be modified. After allowing for the December 6th, 1993 payment, the principal balance is \$58,061.07. The terms of this modification will be as follows:

1. The interest rate will be fixed at 6.75%.
2. Starting with the first installment due under this modification, December 20th, 1993, this loan will utilize a 144 month amortization. The maturity date shall be July 6th, 2004.
3. Bi-weekly principal and interest payments will be \$294.69.

ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

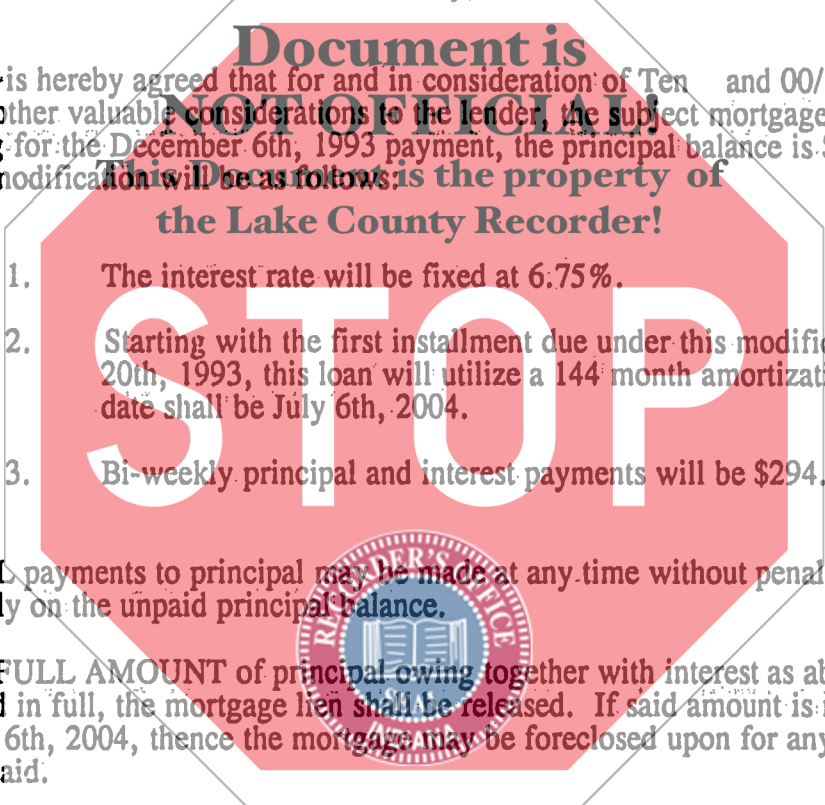
WHEN THE FULL AMOUNT of principal owing together with interest as above provided, shall have been paid in full, the mortgage lien shall be released. If said amount is not paid in full on or before July 6th, 2004, thence the mortgage may be foreclosed upon for any amount remaining unpaid.

NOTHING HEREIN contained shall be construed to impair the security of the said mortgage nor its successors in interest under said mortgage nor affect nor impair any right or powers which it may have under said note and mortgage for the recovery of the mortgage debt with interest at the rate above provided in case of non-fulfillment of this agreement by said mortgagor.

IN WITNESS WHEREOF the mortgagor(s), hereto have set their hands and seals this 30th day of DECEMBER, 1993.

Scott W. Bell
Scott W. Bell

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PK



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S. RE...
STATE...
FILE...

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Schererville, Indiana 46375

CALUMET NATIONAL BANK

Terrence J. Farrell
Terrence J. Farrell
Senior Vice President
Mortgage Loan Department

ATTEST

Michael A. Lugar
Michael A. Lugar
Assistant Vice President
Mortgage Loan Department

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

**Document is
NOT OFFICIAL!**

**This Document is the property of
the Lake County Recorder!**

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Scott W. Bell**, and acknowledged the execution of above and foregoing instrument as their free and voluntary act and deed for the uses and purposes therein set forth:

GIVEN under my hand and official seal this 30 day of December, 1993.

My commission expires: 2/22/95

County of Residence: Lake

Colonna M. Hardy
Colonna M. Hardy
Notary Public



STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared **Terrence J. Farrell, Senior Vice President and Michael A. Lugar, Assistant Vice President** of Calumet National Bank, Hammond, Indiana known to me to be such, and acknowledged that as such officers, they signed and delivered the annexed Mortgage Modification Agreement and caused the corporate seal of said Bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank, as their free and voluntary act and deed and as the free and voluntary act and deed of said bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 6th day of January, 1994.

My commission expires: 5-11-97

County of Residence: ~~Lake~~
PORTER

Kathy E. Cwik
KATHY E. CWIK
Notary Public