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PEOPLES BANK, FSB
MORTGAGE DEPARTMENT
9204 COLUMBIA AVENUE
MUNSTER, IN 46321

MODIFICATION AGREEMENT

This Agreement made this 20th day of April, 1994 by Peoples Bank, A Federal Savings Bank of Munster, Indiana a United States Corporation, party of the first part, hereinafter called Mortgagee and Zorka Trifunovich party of the second part hereinafter called Mortgagor.

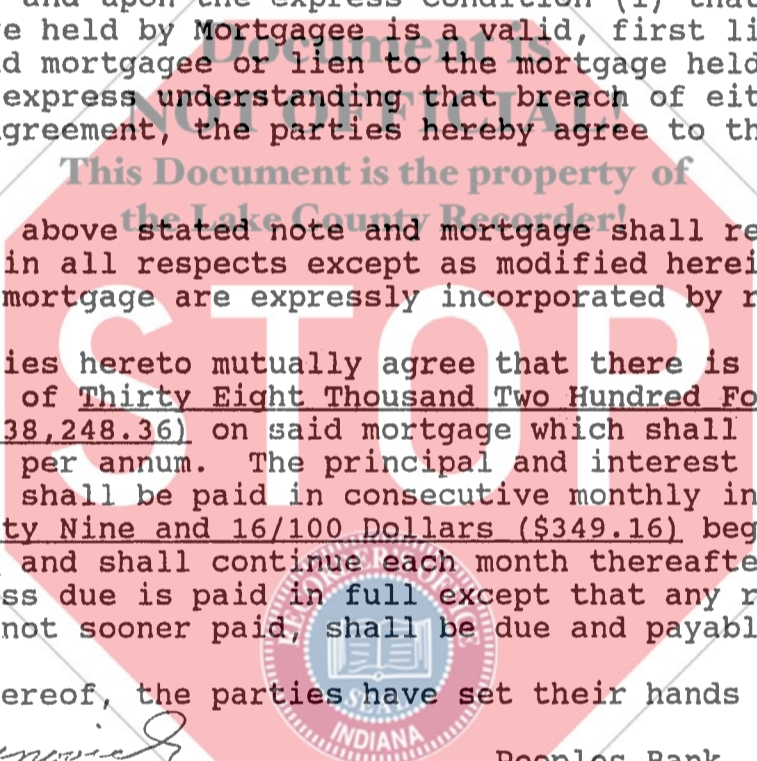
The parties hereto mutually stipulate as follows:

1. The Mortgagor is indebted to Mortgagee under a certain promissory note dated March 22, 1991 in the principal amount of Forty Two Thousand Five Hundred and 00/100 Dollars (\$42,500.00) said note being secured by a mortgage dated even therewith and recorded on March 28, 1991, as Document No. 91014392 in the Office of the Recorder of Lake County, Indiana on the following described real estate:

LOT 2, PARK MANOR 2ND ADDITION TO GRIFFITH, IN THE TOWN OF GRIFFITH, AS SHOWN IN PLAT BOOK 29, PAGE 104, IN LAKE COUNTY, INDIANA.
Commonly known as: 417 44th Place, Griffith, Indiana 46319

Mortgagor represents to Mortgagee that there is no second mortgage or other subsequent lien now outstanding against the real property described in the aforesaid mortgage held by Mortgagee, and that the lien of the aforesaid mortgage held by Mortgagee is valid, first, and subsisting lien on said real property.

3. In consideration of the premises and of the mutual agreement herein contained, and upon the express condition (1) that the lien of the aforesaid mortgage held by Mortgagee is a valid, first lien and (2) that there is no second mortgage or lien to the mortgage held by mortgagee and further upon the express understanding that breach of either condition shall void this Agreement, the parties hereby agree to the following terms:



a. That the above stated note and mortgage shall remain in full force and effect in all respects except as modified herein. The covenants of said note and mortgage are expressly incorporated by reference herein.

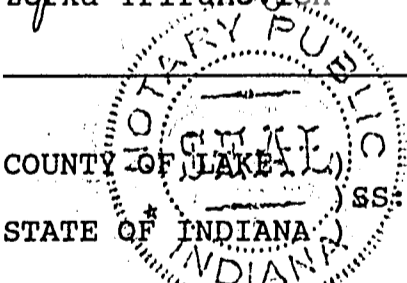
b. The parties hereto mutually agree that there is an outstanding principal balance of Thirty Eight Thousand Two Hundred Forty Eight and 36/100 Dollars (\$38,248.36) on said mortgage which shall bear interest at a rate of (7.25%) per annum. The principal and interest evidenced by said note and mortgage shall be paid in consecutive monthly installments of Three Hundred Forty Nine and 16/100 Dollars (\$349.16) beginning on the 1st day of June, 1994 and shall continue each month thereafter until the entire indebtedness due is paid in full except that any remaining indebtedness, if not sooner paid, shall be due and payable on May 1, 2009.

In Witness Whereof, the parties have set their hands and seals hereto.

Zorka Trifunovich
Zorka Trifunovich

Peoples Bank, A Federal Savings Savings Bank

BY: Daniel W. Moser
DANIEL W. MOSER, VICE PRESIDENT



Before me, the undersigned a Notary Public in the aforesaid County and State, on this 20th day of APRIL, 1994 personally appeared ZORKA TRIFUNOVICH AND DANIEL W. MOSER, V.P. and acknowledged the execution of the modification agreement dated this 20th day of APRIL, 1994.

Witness my hand and official seal.
This Instrument Prepared By:
Frank J. Bochnowski -Attorney at Law
9204 Columbia Ave., Munster, IN 46321 (219) 836-9828

Sharon V. Vacendak
Notary Public Sharon V. Vacendak
Resident of Lake Co.
My commission expires 1-1-

Chicago Title Insurance Company

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