

CALUMET NATIONAL BANK

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

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

ATTEST

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

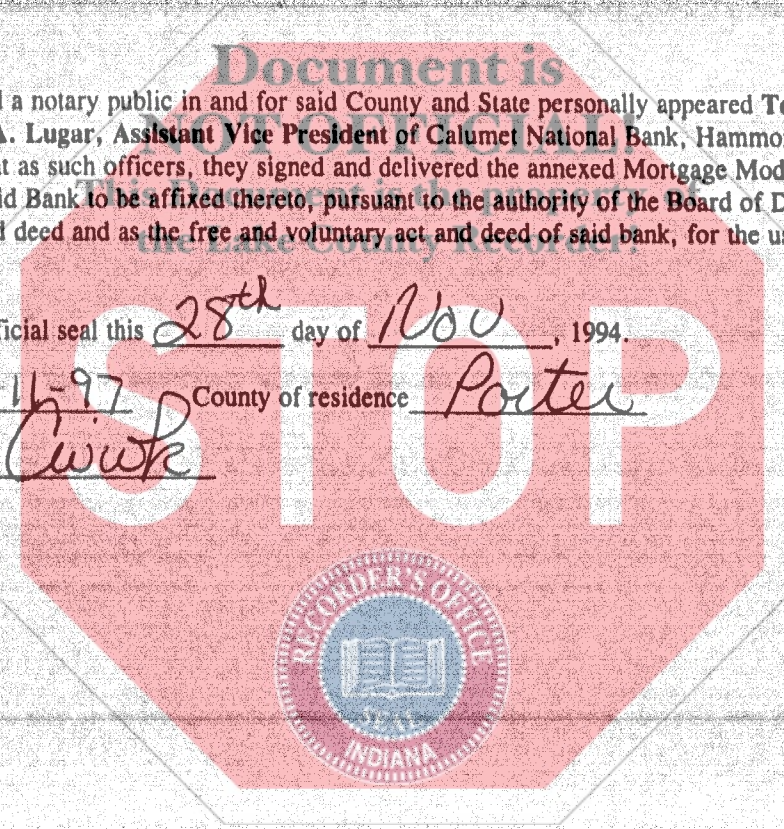
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

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 28th day of Nov, 1994.

My commission expires 5-16-97 County of residence Porter

Kathy E. Cwitek
Notary Public



This Instrument Prepared By: Terrence J. Farrell