

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 7th day of December, 1994 between DARRELL AMOS and DIANE AMOS ("Borrower") and GE CAPITAL MORTGAGE SERVICES, INC. ("Lender"), amends and supplements (1) the Mortgage or Deed of Trust (the "Security Instrument"), dated January 20, 1994 and recorded on January 27, 1994 as Instrument No. 94007303 in Lake County, 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 1043 Warrick, Gary, Indiana 46403, the real property described being more specifically set forth in Exhibit A attached.

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):

1. The original Note and Security Agreement required the Borrower, starting on February 25, 1994, to make monthly payments of \$890.65 and also required that the Unpaid Balance be paid in full on January 25, 2009.
2. Lender has agreed to eliminate the balloon payment on January 25, 2009 and to modify and extend the repayment terms of the Note and Security Agreement in order to permit equal monthly payments over 30 years.
3. The Borrower promises to pay the original Note amount of \$132,000, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 7.140%. The Borrower promises to make 360 monthly payments of principal and interest of U.S. \$890.65, beginning on February 25, 1994, and continuing thereafter on the same day each succeeding month thereafter until principal and interest are paid in full. If on January 25, 2024 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full.
4. The Borrower will make such payments at 625 Maryville Centre Drive, St. Louis, Missouri 63124 or at such other place as the Lender may require.
4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Property 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 mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails 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.

5. 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, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.

LAWYERS TITLE INS. CORP.
ONE PROFESSIONAL CENTER
SUITE 216
CROWN POINT, IN 46307



MASA G. COLBY
CLERK
CLERK OF SUPERIOR COURT
LAKE COUNTY, INDIANA

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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6. 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.

GE Capital Mortgage Services, Inc.

By: [Signature]

X [Signature] (Seal)
Darrell Amos

X [Signature] (Seal)
Diane Amos

STATE OF INDIANA

COUNTY OF LAKE

On 7th day of DECEMBER, 1994 before me, DARRELL AMOS, personally known to me (or proved to me on the basis of satisfactory evidence) to the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities and that by their signatures on the instrument the persons or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal

X Signature [Signature]

STATE OF NEW JERSEY

COUNTY OF CAMDEN

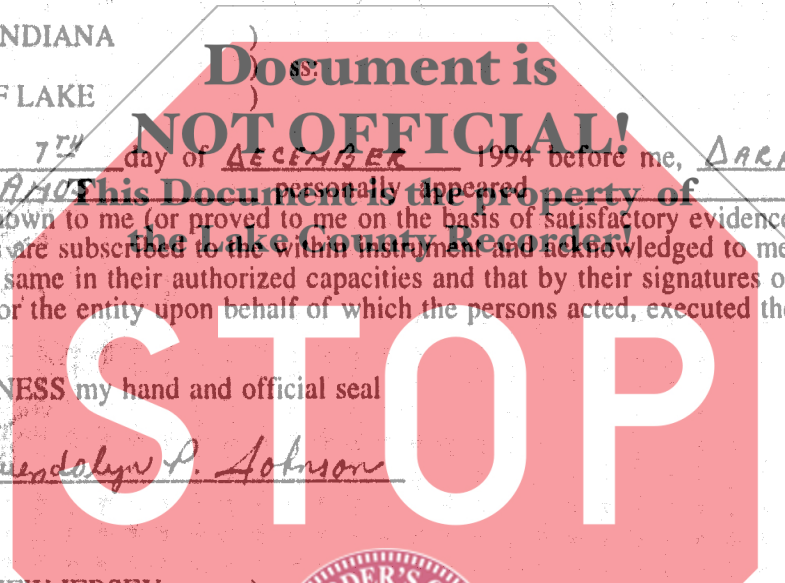
On the 29th day of December, 1994 before me, a notary public in and for the State of New Jersey, personally appeared John K. Van Nostrand, known to me who, being by me duly sworn, did depose and say that he resides at _____; that he is the Vice President of GE Capital Mortgage Services, Inc., a corporation formed under the laws of the State of New Jersey, one of the parties that executed the foregoing instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said corporation; and that he signed his name thereto by like order.

[Signature]
Notary Public

KIMBERLY A. CHACETTI
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires September 7, 1998

[Notarial Seal]

nov94jan/amos agree.



Lots 13, 14, 15 and 16, Block 11 in Lake Shore Addition to East Chicago, as shown in Plat Book 2, page 17, Lake County, Indiana



EXHIBIT "A"