

Loan No. 8404-7

WHEREAS,

**LAKE FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND**

loaned JOHN R. EPPL AND JANICE B. EPPL, HUSBAND AND WIFE  
TWENTY TWO THOUSAND FOUR HUNDRED AND NO/100-----

the sum of \_\_\_\_\_ Dollars

(\$ 22,400.00 ), as evidenced by a note and mortgage executed and delivered on  
January 26, 1984 which mortgage is duly recorded in the public records in the  
Jurisdiction where the mortgaged property is located, which note and mortgage are  
hereby incorporated herein as a part of this instrument, and

WHEREAS, the undersigned, owner of said premises, has found it necessary and does  
hereby request a modification of the terms of said loan for the following reasons:

The Loan Committee approved assumption of loan number 8404-7 by Susan Byrd for  
current and remaining original mortgage terms. This loan is an adjustable interest rate  
and the adjustments are effective on June 1st annually. The maturity date remains  
March 1, 1999.

The original mortgage was dated 1/26/84, as document # 743188, and recorded on 1/26/84,  
in the amount of \$22,400.00

Property address: 3444- 163rd Street, Hammond, Indiana 46323  
Tax Key Number: 33-0225-0017

AND WHEREAS, the parties desire to restate the modified terms of said loan so that  
there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid  
balance of said indebtedness is

(\$ 9,654.15 ), all of which the undersigned promises to pay with interest at  
10.00 % per annum until paid, and that the same shall be payable

(\$ 237.17 ) per month beginning on the First day of January 1995,  
to be applied first to interest, and balance to principal, plus a sum estimated to be  
sufficient to discharge taxes and insurance obligations (which estimated sum may be  
adjusted as necessary) and that in all other respects said mortgage contract shall  
remain in full force and effect.

Signed, sealed and delivered this 9th day of January 19 95 .

LAKE FEDERAL SAVINGS & LOAN ASSOCIATION OF HAMMOND

By Gerald R. Skrabala (SEAL) Susan Byrd (SEAL)  
Gerald R. Skrabala, President Susan Byrd

Peter E. Sagala (SEAL)  
Peter E. Sagala, Assistant Vice President

Note: Strike out words "for the following reasons:" if not applicable.

**CONSENT TO LOAN MODIFICATION**

The undersigned endorser or endorsers, guarantor or guarantors, or other secondary  
obligor or obligors, including an original unreleased borrower or borrowers, hereby  
consent to the foregoing loan modification.

John R. Eppl (SEAL)  
John R. Eppl  
Janice B. Eppl (SEAL)  
Janice B. Eppl

NOTE: The above loan modification agreement, when signed, would be good only as  
against the present obligor or obligors. If it is desired to hold an endorser, guarantor  
or other secondary party, including an original unreleased borrower, the above consent  
should be executed.

MARGARETTE N. CLEVELAND  
LAKE COUNTY RECORDER  
STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
5005603  
JAN 25 1995  
AM 9:11