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

LOAN MODIFICATION AGREEMENT

Mortgage Loan #13808

CALUMET NATIONAL BANK

Jean Trembczynski

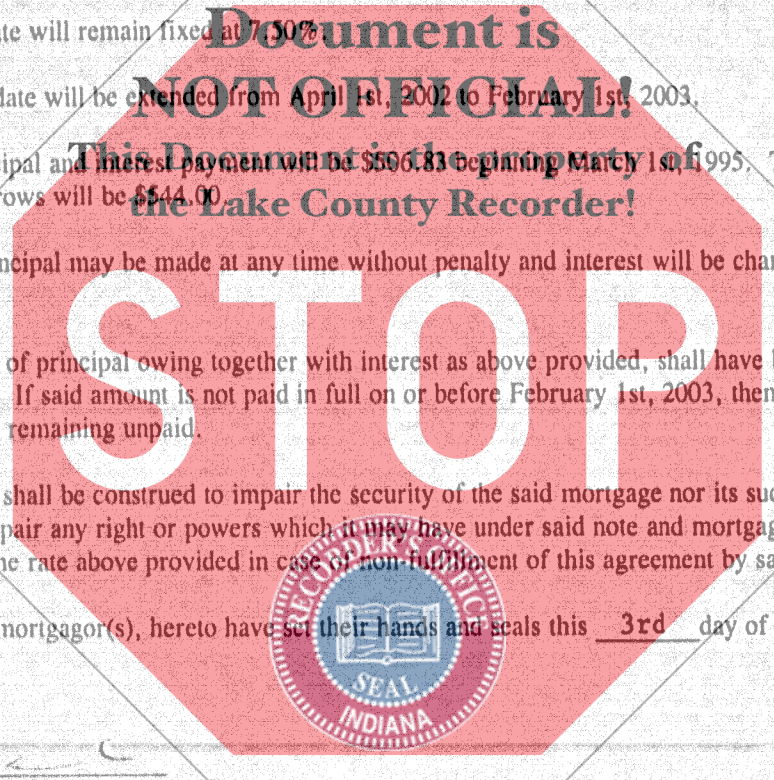
WHEREAS
LOANED

THE SUM of Thirty Thousand Dollars and 00/100s (\$30,000.00) as evidenced by a note and mortgage executed and delivered on March 16th, 1993, which said mortgage being recorded on March 19th, 1993 in Lake County, Indiana, as document number 93017527, 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. The current principal balance is \$25,506.33. The terms of this modification will be as follows:

1. A new note and mortgage will be executed in the amount of \$11,000.00, making the new balance \$36,506.33.
2. The interest rate will remain fixed at 7.50%.
3. The maturity date will be extended from April 1st, 2002 to February 1st, 2003.
3. The new principal and interest payment will be \$506.83 beginning March 1st, 1995. The total monthly payment to include escrows will be \$544.00.

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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 February 1st, 2003, 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 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 3rd day of February, 1995.

Jean Trembczynski
Jean Trembczynski

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Jean Trembczynski**, 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 3rd day of February, 1995.

My commission expires 12-11-98 County of residence Lake

David A. Cowser
Notary Public
David A. Cowser

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
FEB 27 AM 9:02
CLERK OF SUPERIOR COURT

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