

PLEASE RETURN TO  
American Trust & Savings Bank  
WHITING, INDIANA

12/140-84

PROMISSORY NOTE AND LOAN MODIFICATION AGREEMENT

THIS AGREEMENT, is entered into by and between American Trust and Savings Bank, a Corporation, organized and existing under the laws of the State of Indiana, hereinafter referred to as Lender, and John L. and Daisy A. Andrews, hereinafter referred to as Borrower.

WITNESSETH, that Borrowers represent, warrant and agree as follows:

1. Borrower is indebted to Lender in the sum set out in paragraph (5) below, which debt is evidenced by a Promissory Note of the Borrower for the original sum of Twenty-One Thousand Dollars and no/100-- Dollars, bearing date of ~~XXXXXX~~ 10-15-84, secured by a Mortgage on certain real estate, which is recorded on the 19th day of October 1984 as Document No. 776681 in the Office of the Recorder of Lake County, Indiana.

2. Lender is the owner and holder of said Note and Mortgage.

3. The balance remaining unpaid upon the aforesaid indebtedness of the date hereof is the sum of Twenty-Five Thousand Two Hundred interest paid to February 21, 1995.

For mutual consideration, the receipt of which is hereby acknowledged, the Lender and Borrower are both desirous of and agree to modify the terms of said Note and Mortgage as follows:

A. The Borrowers (jointly and severally) promise and agree to pay to the order of lender the sum of \$25,200.00 payable in monthly installments of \$329.71, with interest as      per annum, including principal and interest, commencing on the 21st day of March, 1995 and a like sum on the 21st day of each and every month thereafter, until the principal and interest are paid in full except that the final payment of the entire indebtedness evidenced hereby shall be due and payable on the 21st day of February, ~~19~~ 2005 if not paid sooner, all without relief from valuation and appraisal laws and with attorney fees in the event of default.

B. In addition to the installment of principal and interest as set out heretofore, Borrower hereby reaffirms and agrees to abide by all of the terms, conditions and covenants contained in the aforesaid Real Estate Mortgage and Note as modified herein.

C. Borrower specifically agrees, represent and acknowledge that proper legal and adequate consideration in being given them to enter into this Agreement and that Borrowers are and continue to be legally bound and obligated for, by and under said indebtedness.

D. The Borrower further agrees that all terms, conditions and covenants of the aforesaid indebtedness shall remain unaltered and in full force and effect except as herein expressly modified.

TICOR TITLE INSURANCE  
Crown Point, Indiana



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IN WITNESS WHEREOF, the Lender and the Borrowers have executed this Agreement the 21st day of February, 1995

By: Susan M. Vicari  
American Trust & Savings Bank  
Susan M. Vicari, Vice President

John Andrews  
John Andrews (customer)  
aka John L. Andrews

Attest: \_\_\_\_\_

Daisy A. Andrews  
Daisy A. Andrews (customer)

**Document is NOT OFFICIAL!**

**This Document is the property of the Lake County Recorder!**

State of Indiana

County of Lake

Before me, the undersigned Notary Public, did personally appear John Andrews and Daisy A. Andrews and Susan M. Vicari, Vice President of American Trust & Savings Bank  
for and on behalf of said American Trust & Savings Bank, Whiting, Indiana who acknowledged the execution of the foregoing instrument.

WITNESS MY HAND AND NOTARIAL SEAL.

My commission expires: 2-25-96

Res: County of Lake

Patricia L. Babair  
Notary Public  
Patricia L. Babair

Prepared by Susan M. Vicari-Vice President



50-AN-100M-5117-RC-01