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ADDITIONAL ADVANCE AND
LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Financial Services, FSB formerly known as Citizens Federal Savings and Loan Association of Hammond, Indiana, (Lender) loaned Ralph J. Bosetti and Dorothy A. Bosetti, Husband and Wife, (Borrower) the sum of Thirty Thousand Dollars (\$30,000.00) as evidenced by a Note executed by Borrower on May 12, 1986;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Mortgage (Security Instrument) dated May 12, 1986, which Security Instrument was recorded on May 20, 1986 in the Office of the Recorder of Lake County, Indiana as Document No. 854864, and which Security Instrument affects the following described real estate: **Lot 25, Willowdale Manor, as shown in Plat Book 31, page 14, in Lake County, Indiana** to secure: a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; b) the payment of all other sums with interest, advanced under Paragraph 7 to protect the security of this Security Instrument; and, c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note.

WHEREAS, Borrower modified said loan on June 3, 1986 as evidenced by a Loan Modification Agreement (First Modification Agreement) for the purpose of changing the first payment date and maturity date;

WHEREAS, Borrower modified said loan on February 13, 1992 as evidenced by a Loan Modification Agreement (Second Modification Agreement) for the purpose of reducing the interest rate;

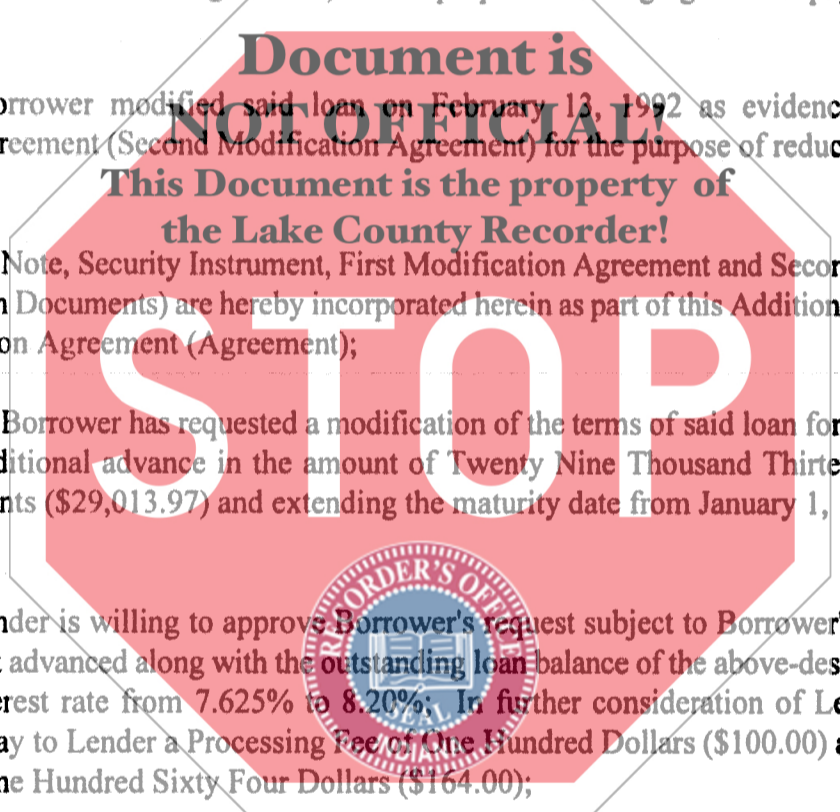
WHEREAS, the Note, Security Instrument, First Modification Agreement and Second Modification Agreement (Loan Documents) are hereby incorporated herein as part of this Additional Advance and Loan Modification Agreement (Agreement);

WHEREAS, the Borrower has requested a modification of the terms of said loan for the purpose of obtaining an additional advance in the amount of Twenty Nine Thousand Thirteen Dollars and Ninety Seven Cents (\$29,013.97) and extending the maturity date from January 1, 1996 to June 1, 2005;

WHEREAS, Lender is willing to approve Borrower's request subject to Borrower's agreement to repay the amount advanced along with the outstanding loan balance of the above-described loan and increase the interest rate from 7.625% to 8.20%; In further consideration of Lender's consent Borrower shall pay to Lender a Processing Fee of One Hundred Dollars (\$100.00) and title fees in the amount of One Hundred Sixty Four Dollars (\$164.00);

THEREFORE, it is hereby agreed that the terms of said loan as modified are as follows:

1. Borrower promises to pay to Lender the sum of Thirty Thousand Dollars (\$30,000.00) which includes the additional advance described above in the amount of Twenty Nine Thousand Thirteen Dollars and Ninety Seven Cents (\$29,013.97) all of which the Borrower promises to pay with interest at a rate of 8.20% per year until paid.
2. Principal and interest payments shall be paid in 120 consecutive monthly installments of Three Hundred Sixty Seven Dollars and Sixteen Cents (\$367.16) beginning July 1, 1995. Said monthly installments shall continue until the entire indebtedness is fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable in full on June 1, 2005.
3. Borrower has paid to Lender a Processing Fee of \$100.00 and Title Fees of \$164.00, the receipt of which is hereby acknowledged.
4. Borrower hereby certifies that Borrower is the owner of the above-described property and that except for the Security Instrument described in this Agreement, there are no other liens, unpaid assessments, unrecorded contracts or claims against the property.



Chicago Title Insurance Company

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5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents will remain unchanged and in full effect and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

IN WITNESS WHEREOF, Lender and Borrower have executed this Agreement this 30th day of May, 1995.

CITIZENS FINANCIAL SERVICES, FSB

BY Tina Margeas
Tina Margeas, Asst. Vice President

Ralph J. Bosetti
Ralph J. Bosetti (Borrower)

ATTEST: Elizabeth R. Siegel
Elizabeth R. Siegel, Asst. Secretary

Dorothy A. Bosetti
Dorothy A. Bosetti (Borrower)

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

Before me, a Notary Public in and for said County and State, on this 30th day of May, 1995 personally appeared Tina Margeas and Elizabeth R. Siegel personally known to me to the Assistant Vice President and Assistant Secretary of Citizens Financial Services, FSB, respectively, and each acknowledged execution of the foregoing instrument for and on behalf of said corporation and by authority of its Board of Directors.

IN WITNESS WHEREOF, I have affixed my hand and Notarial Seal.

Traci A. Wittkamp
Traci A. Wittkamp Notary Public

My Commission Expires: April 4, 1999
County of Residence: Lake



STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 30th day of May, 1995, personally appeared Ralph J. Bosetti and Dorothy A. Bosetti, Husband and Wife, and each acknowledged execution of the foregoing instrument.

IN WITNESS WHEREOF, I have affixed my hand and Notarial Seal.

Jan McGrath
Jan McGrath Notary Public

My Commission Expires: August 5, 1998
County of Residence: Lake

THIS INSTRUMENT PREPARED BY: Tina Margeas, Asst. Vice President
Citizens Financial Services, FSB
707 Ridge Road, Munster, Indiana 46321-1678