

LOAN MODIFICATION AGREEMENT

Return to
CALUMET NATIONAL BANK
Mortgage Loan Dept.
1806 Robinhood Blvd.
Sohererville, Indiana 46375

Mortgage Loan #14973

WHEREAS

CALUMET NATIONAL BANK

LOANED

Percy Robertson Jr. and Mary Robertson,
husband and wife

THE SUM of Ten Thousand Dollars and 00/100s (\$10,000.00) as evidenced by a note and mortgage executed and delivered on November 8th, 1994, which said mortgage ~~has not yet been~~ recorded in Lake County, Indiana, and

Doc # 94082877

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 \$10,000.00. The terms of this modification will be as follows:

1. The interest rate will be fixed at 8.00%.
2. The maturity date will be the same, December 1st, 1999.
3. Principal and interest payments will be \$202.76 beginning January 1st, 1995.

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, mortgage lien shall be released. If said amount is not paid in full on or before December 1st, 1999, 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 under said mortgage 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 15th day of November, 1994.

Percy Robertson Jr.
Percy Robertson Jr.

Mary Robertson
Mary Robertson

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)



BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Percy Robertson Jr and Mary Robertson, 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 15th day of November, 1994.

My commission expires 5-11-97 County of residence Porter

Fathy S. Crowe
Notary Public



95051603

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORDING
95 SEP - 5 AM 8:36
MARCO RECORDER

12-78

CALUMET NATIONAL BANK

Terrence J. Farrell
Terrence J. Farrell
Senior Vice President
Mortgage Loan Department

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1806 Robinhood Blvd.
Scherverville, Indiana 46375

ATTEST

Michael A. Lugar
Michael A. Lugar
Assistant Vice President
Mortgage Loan Department

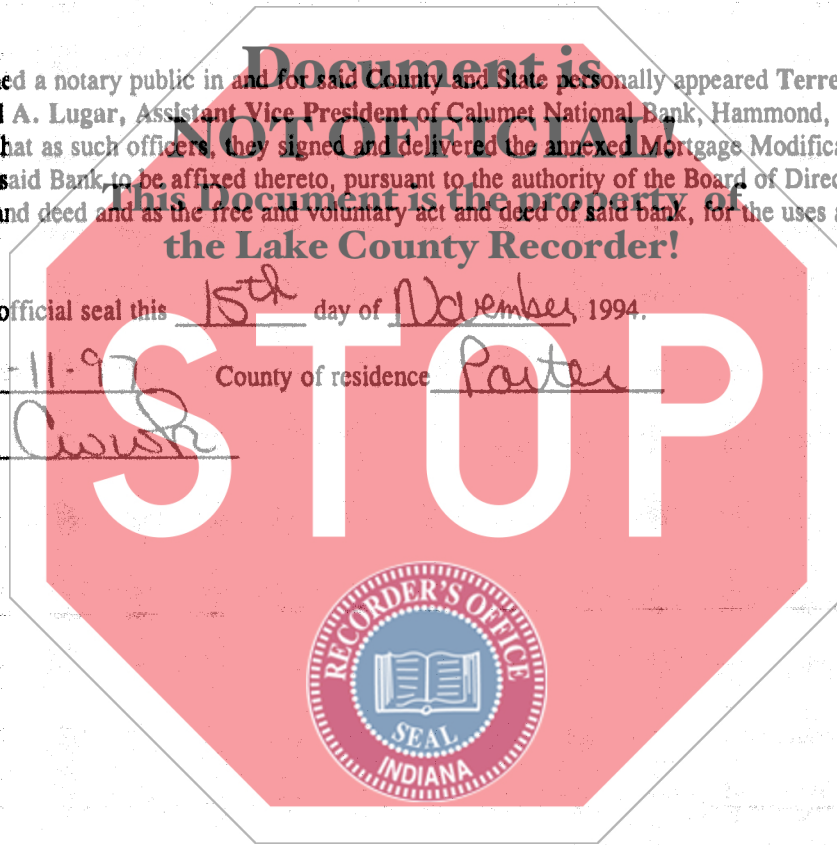
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared Terrence J. Farrell, Senior Vice President and Michael A. Lugar, Assistant Vice President of Calumet National Bank, Hammond, Indiana known to me to be such, and acknowledged that as such officers, they signed and delivered the annexed Mortgage Modification Agreement and caused the corporate seal of said Bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank, as their free and voluntary act and deed and as the free and voluntary act and deed of said bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 15th day of November, 1994.

My commission expires 5-11-97 County of residence Porter

Kathy E. Crowe
Notary Public



This Instrument Prepared By: Terrence J. Farrell