

P.O. Box 69
Rm. 46825

LOAN MODIFICATION AGREEMENT

Mortgage Loan #14707

WHEREAS

CALUMET NATIONAL BANK

LOANED

Marlene S. Evanseck ↗

THE SUM of Twenty Five Thousand Dollars and 00/100s (\$25,000.00) as evidenced by a note and mortgage executed and delivered on July 12th, 1995, which said mortgage being recorded on July 22nd, 1995 in Lake County, Indiana, as document number 94052723, 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 terms of this modification will be as follows:

1. The interest rate will remain fixed at 7.75%.
2. The maturity date of the loan will be extended three months, from October 12th, 1995 to January 12th, 1996.
3. Interest payments will continue to be due quarterly.

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 being 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 January 12th, 1996, 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 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 27th day of October, 1995.

Marlene S. Evanseck
Marlene S. Evanseck



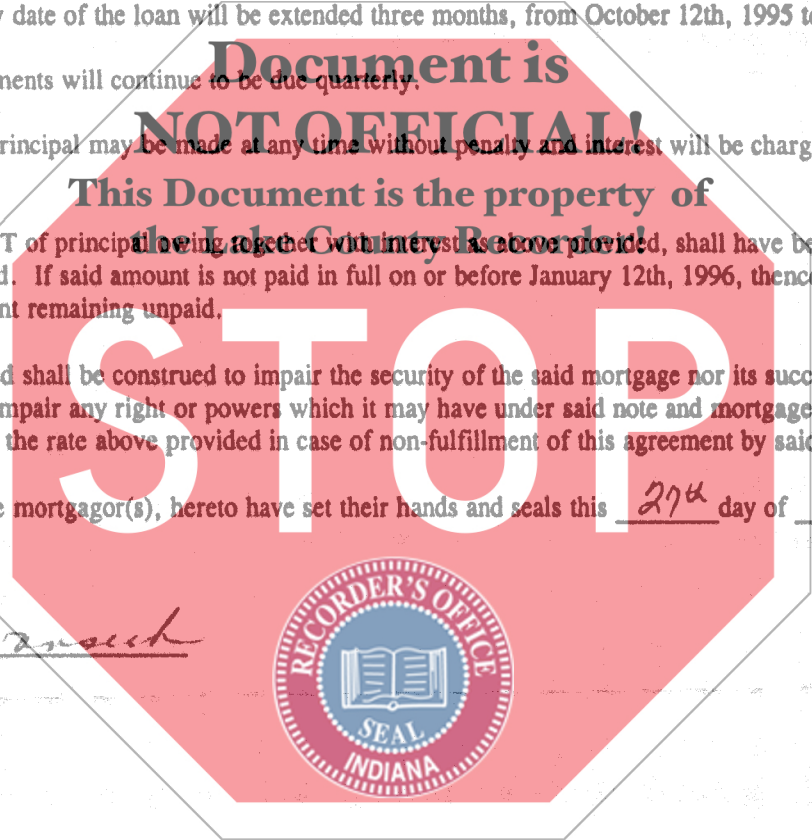
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Marlene S. Evanseck, 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 27th day of October, 1995.

My commission expires 5-17-97 County of residence Porter

Dianna Flier
Notary Public



95089071

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
95 NOV 13 AM 8:43
MARCELLA RECHEN

12/10/95
C# 46825

