

By 69

LOAN MODIFICATION AGREEMENT

Mortgage Loan #15107

WHEREAS

CALUMET NATIONAL BANK

LOANED

John Schuberth and Monica Schuberth,  
husband and wife

THE SUM of Ninety Five Thousand Dollars and 00/100s (\$95,000.00) as evidenced by a note and mortgage executed and delivered on March 15th, 1995, which said mortgage having been recorded on March 17th, 1995, in Lake County, Indiana, as document number 95014354, 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. After allowing for the November 1st, 1995 payment, the principal balance will be \$93,202.61. The terms of this modification will be as follows:

1. Effective November 1st, 1995, the interest rate will be fixed at 7.625%.
2. Beginning with the first installment due under this modification, December 1st, 1995, the loan will utilize 44 month amortization. The new maturity date will be November 1st, 2007.
3. Principal and interest payments will be \$989.81, beginning December 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, the mortgage lien shall be released. If said amount is not paid in full on or before November 1st, 2007, 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 said 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 31<sup>ST</sup> day of OCTOBER, 1995.

John Schuberth  
John Schuberth

Monica Schuberth  
Monica Schuberth



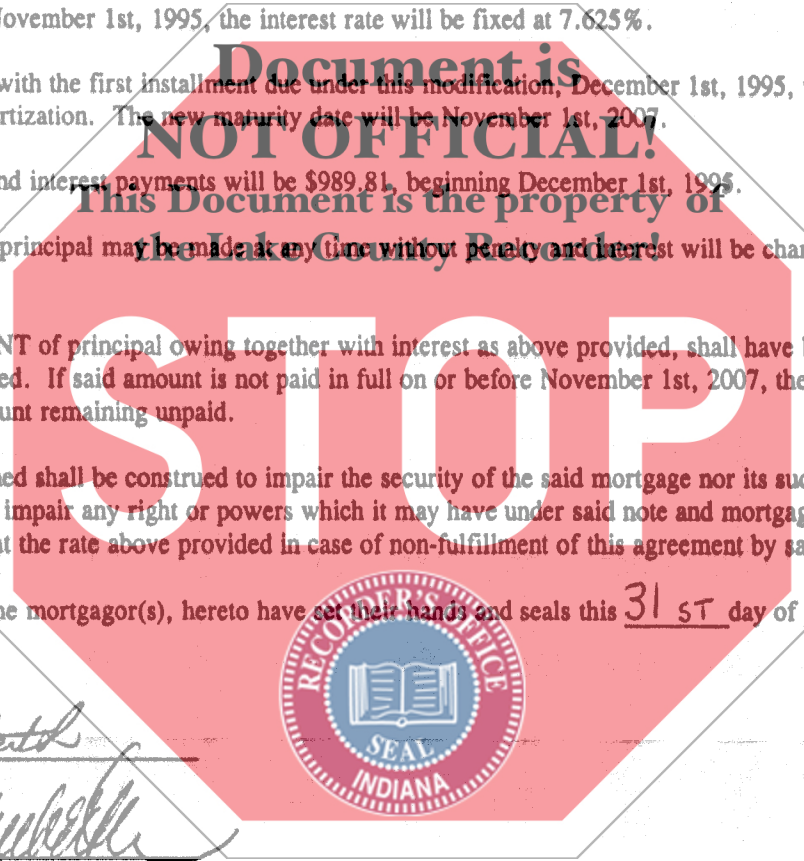
STATE OF INDIANA )  
 ) SS:  
 COUNTY OF LAKE )

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared John Schuberth and Monica Schuberth, 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 31<sup>ST</sup> day of October, 1995.

My commission expires May 1997 County of residence Lake

James S. Hutter  
Notary Public



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 RECORDED  
 AND

STATE OF INDIANA  
 LAKE COUNTY  
 FILED FOR RECORD

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