

LOAN MODIFICATION AGREEMENT

Byleg

Mortgage Loan #14296

WHEREAS

CALUMET NATIONAL BANK

LOANED

Randy J. Brown and Mary C. Brown,
husband and wife

THE SUM of Twenty Five Thousand Dollars and 00/100s (\$25,000.00) as evidenced by a note and mortgage executed and delivered on October 5th, 1994, which said mortgage being recorded on October 7th, 1994, in Lake County, Indiana, as document number 94069747, 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 current principal balance is \$25,000.00. The terms of this modification will be as follows:

1. The interest rate will remain fixed at 9.00%.
2. The maturity date will be extended six months, from October 5th, 1995 to April 5th, 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 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 April 5th, 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 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 28th day of October, 1995.

Randy J. Brown
Randy J. Brown

Mary C. Brown
Mary C. Brown

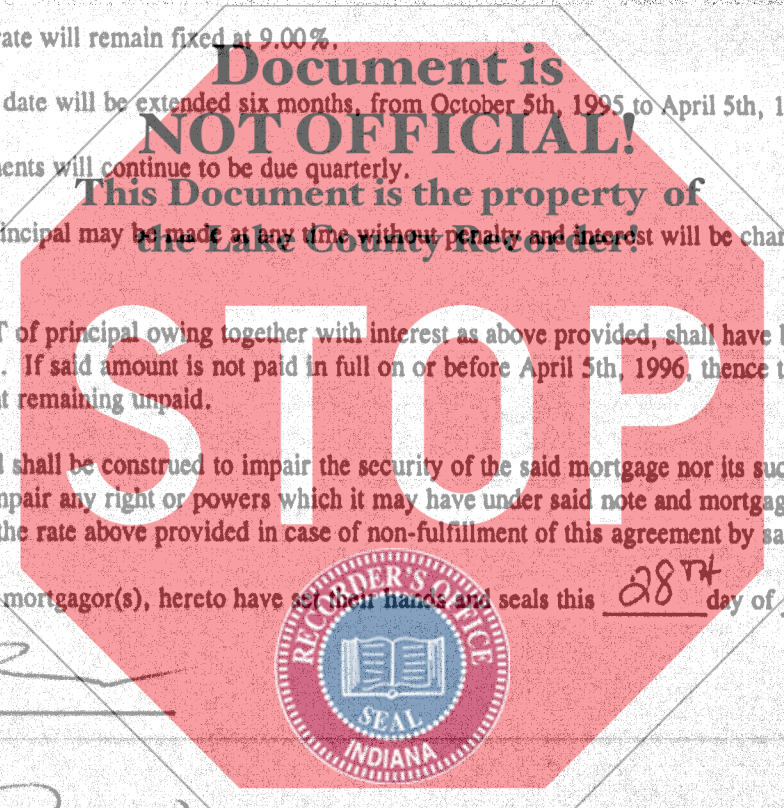
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Randy J Brown and Mary C. Brown, 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 6th day of November, 1995.
MY COMMISSION EXPIRES

My commission expires JULY 13, 1999 County of residence Lake

Jan C. Bukauski
Notary Public



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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
NOV 13 AM 8:43
RECORDED

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CR# 67911

CALUMET NATIONAL BANK

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

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 6th day of November, 1995.

MY COMMISSION EXPIRES

My commission expires JULY 13, 1999 County of residence Lake

Jan C. Burkowski
Notary Public

