

LOAN MODIFICATION AGREEMENT

Mortgage Loan #13600

CALUMET NATIONAL BANK

David W. Fargo and Nancy J. Fargo,  
husband and wife

WHEREAS

LOANED

THE SUM of One Hundred Ten Thousand Dollars and 00/100s (\$110,000.00) as evidenced by a note and mortgage executed and delivered on October 27th, 1992, which said mortgage having been recorded in Lake County, Indiana, as document number 92069516, 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 April 1st, 1996 payment, the principal balance will be \$94,527.45. The terms of this modification will be as follows:

1. The interest rate will be fixed at 7.00%, effective May 1st, 1996.
2. Beginning with the first installment due under this modification, May 1st, 1996, the loan will utilize a 120 month amortization. The new maturity date will be April 1st, 2006.
3. Principal and interest payments will be \$1,097.54, beginning May 1st, 1996.

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 1st, 2006, 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 4<sup>th</sup> day of April, 1996.

David W. Fargo  
David W. Fargo

Nancy J. Fargo  
Nancy J. Fargo

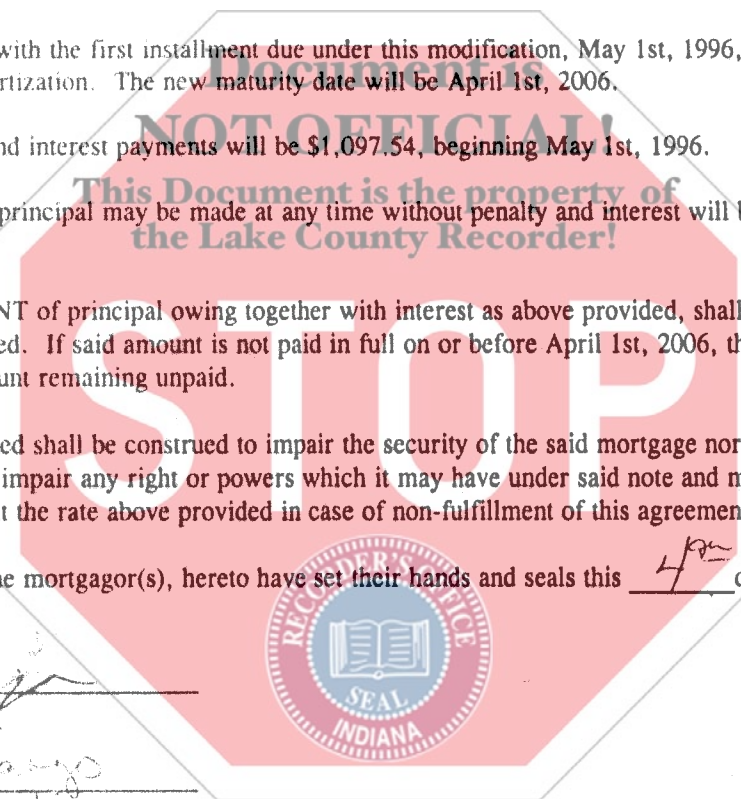
STATE OF INDIANA )  
                          ) SS:  
COUNTY OF LAKE )

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared David W. Fargo and Nancy J. Fargo, 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 4<sup>th</sup> day of April, 1996.

My commission expires DECEMBER 11, 1998 County of residence LAKE

Vickie Lynn Rust  
Notary Public  
Vickie Lynn Rust



96024554

MAINTENANCE RECORD

96 APR 17 AM 9:25

FILED FOR RECORD

OR  
R VA

#68440

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

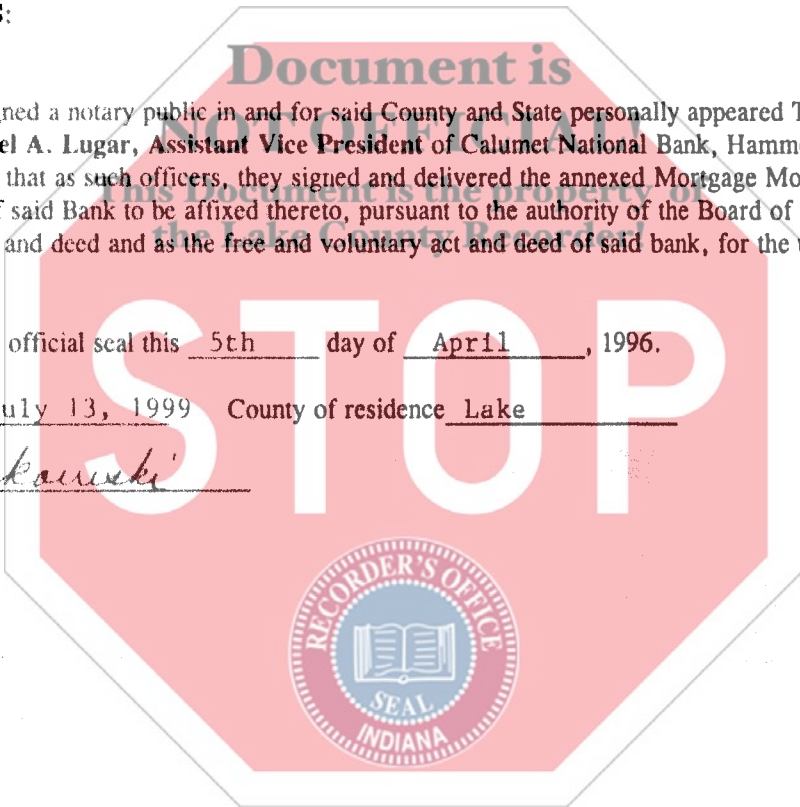
STATE OF INDIANA )  
                                  ) SS:  
COUNTY OF LAKE )

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 5th day of April, 1996.

My commission expires July 13, 1999 County of residence Lake

James C. Beckowski  
Notary Public



This Instrument Prepared By: Terrence J. Farrell