## LOAN MODIFICATION AGREEMENT

Mortgage Loan #14959

WHEREAS

## CALUMET NATIONAL BANK

LOANED

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

THE SUM of Eighty Five Thousand Dollars and 00/100s (\$85,000.00) as evidenced by a note and mortgage executed and delivered on November 9th, 1994, which said mortgage being recorded on December 5th, 1994, in Lake County, Indiana, as document number 994081833, 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 March 1st, 1996 payment, the principal balancewill be \$81,017.31. The terms of this modification will be as follows:

- 1. The interest rate will be fixed at 7.00%.
- Beginning with the first installment due under this Modification, April 1st, 1996, the loan will utilize a 165 month 2. amortization. The maturity date will be December 1st, 2009.
- 3. Monthly principal and interest payments will be \$765.97 starting April 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 December 1st, 2009, thence the mortgage may 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 5th day of 1996.

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 ser forth: GY A.C.

GIVEN under my hand and official seal this 5th April day of

My commission expires July 13, 1999 County of residence Lake

Netary Public Joan C. Bukowski

CALUMET NATIONAL BANK					
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Terrence J. Farrell					
Senior Vice President					
Mortgage Loan Department					등 1일 시간 기계 등 기계 위기를 받는다. 기계 기계 기
ATTEST /					
TON I DON					
Michael Lugar					
Michael A. Lugar					
Assistant Vice President					
Mortgage Loan Department					
STATE OF INDIANA)					
) SS: COUNTY OF LAKE )	moca				
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BEFORE ME, the undersigned a notary public	in and for said (	County and State	e personally app	eared Terrence	J. Farrell, Senior
Vice President and Michael A. Lugar, Assist	tant Vice Presid	ent of Calumet	National Bank,	Hammond, Indi	ana known to me to
be such, and acknowledged that as such officer	rs, they signed an	d delivered the	annexed Mortg	age Modification	1 Agreement and
caused the corporate seal of said Bank to be aff	fixed thereto, pu	suant to the au	thority of the Bo	oard of Directors	of said Bank, as
their free and voluntary act and deed and as the forth.	e iree and volunt	ary act and deed	d of Said Dank, 1	or me uses and	purposes uterent se
GIVEN under my hand and official seal this	8th day o	April	, 1996.		
My commission expires July 13, 1999	County of resid	lence Lake			
L. BALL					
Novary Public to an Car Bukowski		SER S			
Notary Public Joan C. Bukowski					