

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 consideration to the lender, the subject mortgage will be modified. After allowing for the March 1st, 1996 payment, the principal balance will be \$81,017.31. The terms of this modification will be as follows:

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

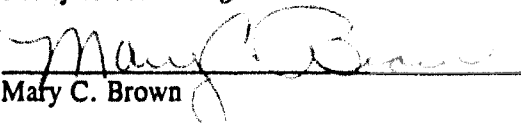
ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

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, then the mortgage shall 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 5th day of April, 1996.


Randy J. Brown


Mary C. Brown

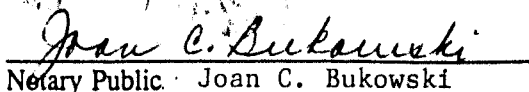


STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

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 5th day of April, 1996.

My commission expires July 13, 1999 County of residence Lake


Notary Public Joan C. Bukowski

960245

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
96 APR 17 AM 9:25
RECORDER'S OFFICE

1200 VA
#68440

