STATE OF INDIANA LAKE COUNTY LOAN MODIFICATION AGREEMENT

96060306

LOANED

Entente Profes #11868 33

UMET NATIONAL BANK

Timothy M. Murphy and Cheryi A. Murphy, Husband and Wife.

THE SUM of One Hundred Forty Thousand Dollars and 00/100s (\$140,000.00) as evidenced by a note and mortgage executed and delivered on May 16th, 1996, which said mortgage being recorded on May 22, 1996, in Lake County, Indiana, as document number 96034280, 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 midified. The terms of this modification will be as follows:

- The interest rate will remain fixed at 7.00%.
- The maturity date of the loan will be extended six months, from November 16th, 1996 to May 16th, 1997.
- Interest payments will continue to be due quarterly. 3.

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

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 May 16, 1997, 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 1996.

STATE OF INDIANA)) SS:

COUNTY OF LAKE)

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Timothy M. Murphy and Cheryl A. Murphy, 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:

28th day of August GIVEN under my hand and official seal this _ County of residence Lake My commission expires Margaret

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CALUMET NATIONAL BANK	
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Terrence J. Farrell	
Senior Vice President Mortgage Loan Department	
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Michael A. Lugar	
Assistant Vice President Mortgage Loan Department	· · · · · · · · · · · · · · · · · · ·
Document is	Conduction of Manager and Manager and Association (Manager Association)
STATE OF INDIANA) SS: NOT OFFICIAL!	
COUNTY OF LAKE) This Document is the property of	
BEFORE ME, the undersigned a notary public in and for said County and State personally appeared I President and Michael A. Lugar, Assistant Vice President of Calumet National Bank, Hammond,	
acknowledged that as such officers, they signed and delivered the annexed Mortgage Modification Agreed of Said Bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank	coment and caused the corporate
deed and as the free and voluntary act and deed of said bank, for the uses and purposes therein set fort	
GIVEN under my hand and official scal this 3rd day of September, 1996.	
My commission expires July 13, 1999 County of residence Lake	
Jan C Bukaneshi	
Netary Public Joan C. Bukowski	
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This Instrument Prepared By: Terrence J. Farrell

Please return to:

Calumet National Bank 1806 Robin Hood Blvd. Schererville, IN 46375

