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Chicago Title Insurance Company

LOAN MODIFICATION AGREEMENT

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WHEREAS, Citizens Financial Services, FSB formerly known as Citizens Federal Savings and Loan Association of Hammond, Indiana (Lender) loaned Benita Alonzo a/k/a Benita S. Alonzo (Borrower) the sum of Fifty Thousand Dollars (\$50,000.00) as evidenced by a Note and supplemented by a Rider to Note (Note Rider) each executed by Borrower on July 28, 1986;

WHEREAS, to secure the repayment of the debt evidenced by the Borrower's executed and delivered to Lender a Mortgage (Security Instrument) dated July 28, 1986, which Security Instrument was recorded on August 5, 1986 in the Office of the Recorder of Lake County, Indiana as Document No. 867875 and re-recorded August 7, 1986 as Document No. 868365 and which Security Instrument encumbers the following described real estate:

Parcel 1: Lot 38, Block 13, Subdivision of Block 13, 14, 15, and 16, Fifth Addition to Indiana Harbor in the City of East Chicago, as shown in Plat Book 9, page 2 in Lake County, Indiana

Parcel 2: Lot 34, in Block 13, in the Fifth Addition to Indiana, in the City of East Chicago, Indiana, Subdivision of Block 13, 14, 15 and 16, as shown in Plat Book 9, page 2, in Lake County, Indiana

WHEREAS, Borrower modified said loan on September 11, 1986 as evidenced by a Loan Modification Agreement (First Modification Agreement) for the purpose of changing the first and final payment date;

WHEREAS, Borrower modified said loan on September 20, 1991 as evidenced by a Loan Modification Agreement (Second Modification Agreement) for the purpose of extending the maturity date;

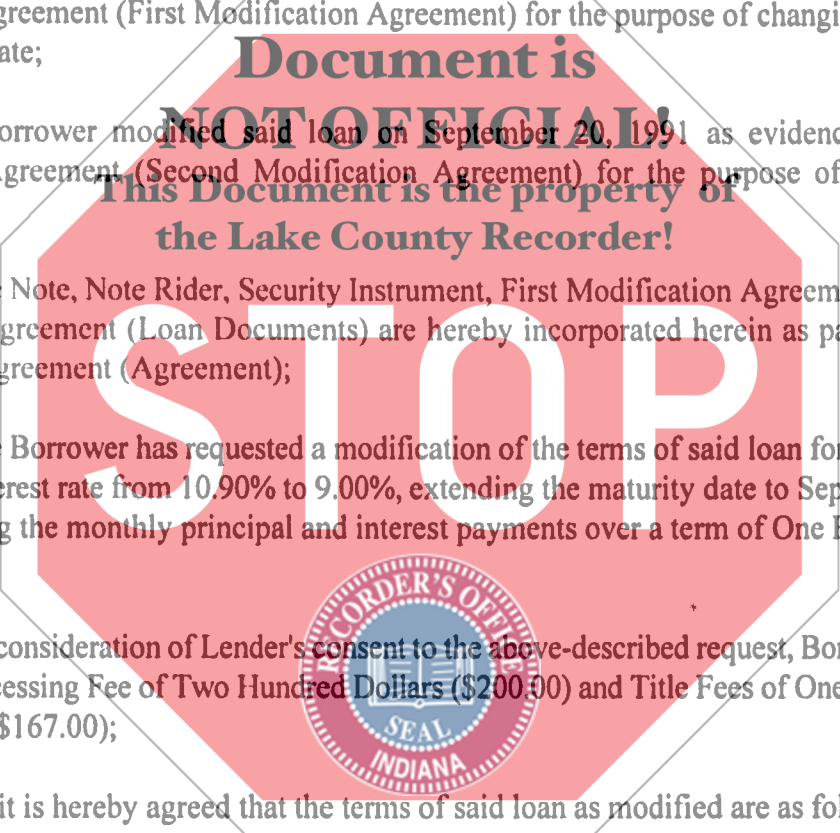
WHEREAS, the Note, Note Rider, Security Instrument, First Modification Agreement and Second Modification Agreement (Loan Documents) are hereby incorporated herein as part of this Loan Modification Agreement (Agreement);

WHEREAS, the Borrower has requested a modification of the terms of said loan for the purpose of reducing the interest rate from 10.90% to 9.00%, extending the maturity date to September 1, 2011 and reamortizing the monthly principal and interest payments over a term of One Hundred Eighty (180) months;

WHEREAS, in consideration of Lender's consent to the above-described request, Borrower shall pay to Lender a Processing Fee of Two Hundred Dollars (\$200.00) and Title Fees of One Hundred Sixty Seven Dollars (\$167.00);

THEREFORE, it is hereby agreed that the terms of said loan as modified are as follows:

1. Borrower promises to pay to Lender the outstanding principal balance of Forty Four Thousand Nine Hundred Five Dollars and Seventeen Cents (\$44,905.17) with interest at a rate of 9.00% per year until paid.
2. Principal and interest payments shall be paid in 180 consecutive monthly installments of Four Hundred Fifty Five Dollars and Forty Six Cents (\$455.46) beginning October 1, 1996. Said monthly installments shall continue until the entire indebtedness is fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable in full on September 1, 2011.
3. Borrower has paid to pay to Lender a Processing Fee of \$200.00 and Title Fees of \$167.00, the receipt of which is hereby acknowledged.
4. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents will remain unchanged and in full effect and the Lender and Borrower will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.



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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

Handwritten signature or initials.

