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**LOAN MODIFICATION AGREEMENT**

Mortgage Loan #14926

**WHEREAS**

**BANK CALUMET** formerly Calumet National Bank

**LOANED**

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

**THE SUM** of Twenty Five Thousand Dollars and 00/100s (\$25,000.00) as evidenced by a note and mortgage executed and delivered on October 5th, 1994, which said mortgage being recorded on October 7th, 1994, in Lake County, Indiana, as document number 9406947, 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. The terms of this modification will be as follows:

1. The interest rate will remain fixed at 9.00%.
2. The maturity date will be extended 6 months, from October 5th, 1996 to April 5th, 1997.
3. Interest payments will continue to be due quarterly.


**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 5th, 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.

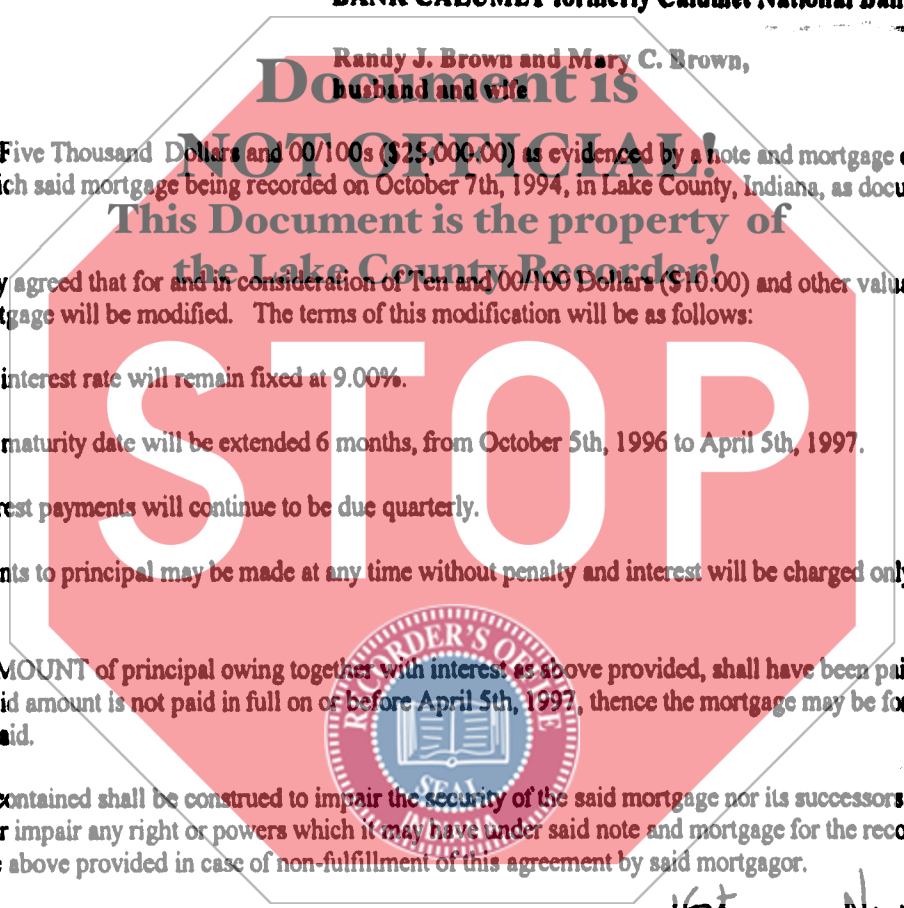
**IN WITNESS WHEREOF** the mortgagor(s), hereto have set their hands and seals this 1st day of November, 1996.

  
\_\_\_\_\_  
Randy J. Brown

  
\_\_\_\_\_  
Mary C. Brown

STATE OF INDIANA, COUNTY OF LAKE, ss:

**BEFORE ME**, the undersigned, a notary public in and for said County and State personally appeared **Randy J. Brown and Mary C.**



96074

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
96 NOV - 9 AM '96  
MARSHALL  
RECORDER

1200 SW

ec # 69203

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 15th day of November, 1996.

My commission expires 12-13-96 County of residence Lake

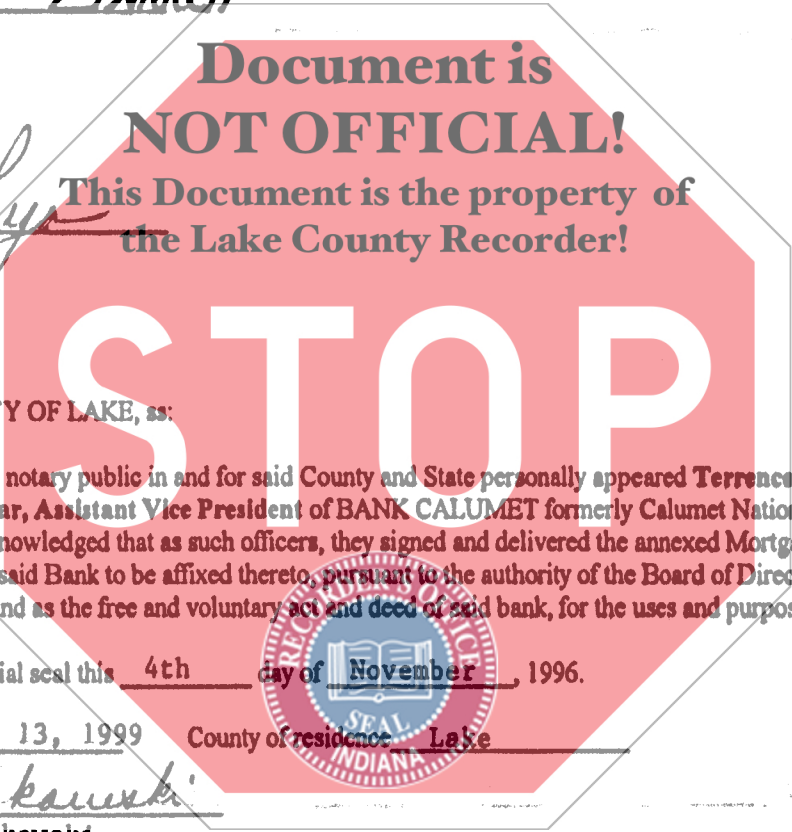
Katherine E. Adams  
Notary Public Katherine E. ADAMS

BANK CALUMET formerly 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, COUNTY OF LAKE, ss:

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 BANK CALUMET formerly 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 4th day of November, 1996.

My commission expires July 13, 1999 County of residence Lake

Joan C. Bukowski  
Notary Public Joan C. Bukowski

This Instrument Prepared By: **Terrence J. Farrell**

Please return to: **Bank Calumet  
1806 Robin Hood Blvd.  
Scherville, IN 46375**

