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MORRIS W. CARTER
RECORDER

LOAN MODIFICATION AGREEMENT

Mortgage Loan #15635

WHEREAS

BANK CALUMET, National Association
formerly known as Calumet National Bank

LOANED

Robert J. Wojcik and June D. Wojcik, husband and wife, as to an undivided 1/2 interest, and
Barney J. Swinford and Kathleen J. Swinford, husband and wife, as to an undivided 1/2 interest

THE SUM of Seven Hundred Thousand Dollars and 00/100s (\$700,000.00) as evidenced by a note and mortgage executed and delivered on December 26th, 1995, which said mortgage being recorded on January 2nd, 1996 in Lake County, Indiana, as document number 96000163, 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 current principal balance is \$328,517.84. The terms of this modification will be as follows:

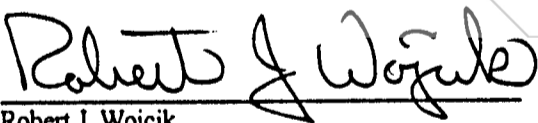
1. The interest rate will continue to be based on Bank Calumet's Prime rate of interest, variable every January 15th and July 15th. As of the date of this Modification, the current interest rate is 9.50%.
2. The maturity date will be extended one year, from December 26th, 1996 to December 26th, 1997.
3. Interest payments will continue to be due quarterly.

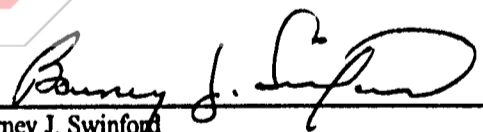
ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

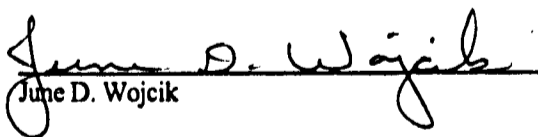
WHEN THE FULL AMOUNT of principal owing together with interest as above provided, shall have been paid in full, the mortgage lien shall be released. If said amount is not paid in full on or before December 26th, 1997, thence the mortgage may be foreclosed upon for any amount remaining unpaid.

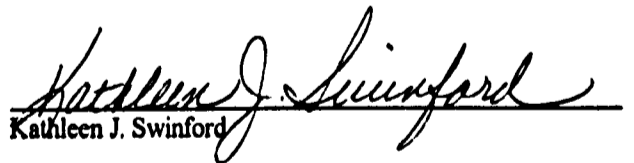
NOTHING HEREIN contained shall be construed to impair the security of the said mortgage nor its successors in interest under said mortgage nor affect nor impair any right or powers which it may have under said note and mortgage for the recovery of the mortgage debt with interest at the rate above provided 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 6TH day of JANUARY, 1997.


Robert J. Wojcik


Barney J. Swinford


June D. Wojcik


Kathleen J. Swinford

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Robert J. Wojcik and June D.

1200
va
#69437

Wojcik and Barney J. Swinford and Kathleen J. Swinford, 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 10 day of January, 1997.

My commission expires 1-29-2007 County of residence Lake

[Signature]
Notary Public Erin M. Crook

BANK CALUMET, National Association
formerly known as Calumet National Bank

[Signature]
Terrence J. Farrell
Senior Vice President
Mortgage Loan Department

ATTEST

[Signature]
Michael A. Lugar
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, Vice President** of BANK CALUMET, National Association formerly known as 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 15th day of January, 1997.

My commission expires July 13, 1999 County of residence Lake

[Signature]
Notary Public Joan C. Bukowski

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

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

