

First Citizens
515 Franklin Sq.
INC

REAL ESTATE NOTE AND MORTGAGE
MODIFICATION AGREEMENT

It is hereby agreed on this 13 day of DECEMBER, 1996, that a Real Estate note secured by a Mortgage given to the First Citizens Bank, National Association, by Daniel M. Rohaley and Joann Rohaley on the 8rd day of March, 1995, and recorded as Instrument No. 95013500 in the Office of the Recorder of Lake County, in the State of Indiana, in the amount of \$20,000.00, with an unpaid balance of \$14,783.96, as of September 20, the paid to date, is modified as follows:

1st 902

The parties desire to substitute the property located at 931 Chippawa Street, Crown Point, Indiana as new collateral for this loan, and remove the property located at 1211 E. Farragut Street, Crown Point, Indiana. A new mortgage dated December 13, 1996 in the original amount shall be recorded on property located at 931 Chippawa Street, Crown Point, Indiana.

All other terms and conditions of the original Note and Mortgage will remain the same including, but not limited to the liability of the original borrower. This agreement is an addition to, and becomes a part of, as has the full effect of the original Note and Mortgage.

[Signature]
Daniel M. Rohaley

12/13/96
Dated

[Signature]
Joann Rohaley

12/13/96
Dated

FIRST CITIZENS BANK
BY: *[Signature]*
Rob D. Reider, Vice President

STATE OF INDIANA)
COUNTY OF LAPORTE)



On this 13 day of DECEMBER, 1996, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Daniel R. Rohaley and Joann Rohaley, and Rob D. Reider, Vice President of First Citizens Bank and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

[Signature]
Notary Public

My Commission Expires:
Brenda Reiser, Notary Public My commission expires:
A recorder of LaPorte County, IN August 1, 1997

This instrument was prepared by: Rob D. Reider
First Citizens Bank, N.A.
515 Franklin Square
Michigan City, IN 46360

97012272

FILED FOR RECORD
97 FEB 27 AM 9:59
MORRIS W. CARTER
RECORDER

ch # 643272
ch # 641513
10 W M

CONVANCE
FOR TITLE