

Return to: Eugene M. Gungold
Citizens Amer.
625 Ridge Rd. Ste A
Munster, In 46321

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

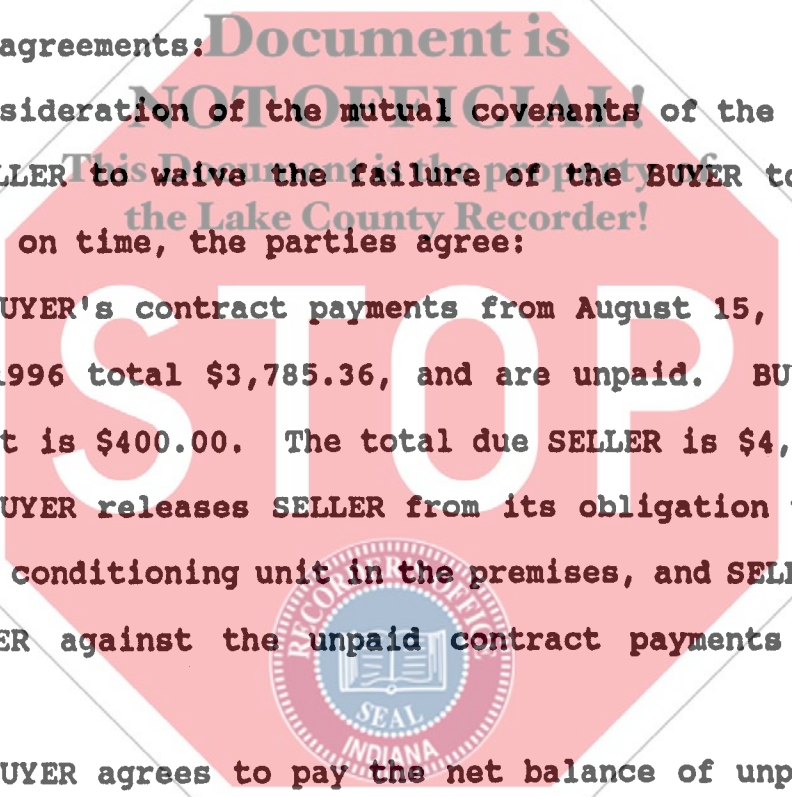
**SUPPLEMENTAL AGREEMENT TO
CONTRACT FOR CONDITIONAL SALE OF REAL ESTATE**

APR 18 AM 11:34

This Supplemental Agreement made this 4 day of APRIL 1997 to a Contract for Conditional Sale of Real Estate made between Peoples Bank, SB, as Trustee under Trust No. 10194 (SELLER), and Stephan Sherrod and Ollie Sherrod, husband and wife (BUYER), with respect to improved real estate commonly known as 1020 Kenwood Street, Hammond, Lake County, Indiana, to evidence the following additional agreements:

In consideration of the mutual covenants of the parties, and for the SELLER to waive the failure of the BUYER to close this transaction on time, the parties agree:

1. BUYER's contract payments from August 15, 1996 through March 15, 1996 total \$3,785.36, and are unpaid. BUYER's unpaid down payment is \$400.00. The total due SELLER is \$4,185.36.
2. BUYER releases SELLER from its obligation to install a central air conditioning unit in the premises, and SELLER agrees to credit BUYER against the unpaid contract payments the sum of \$1,500.00.
3. BUYER agrees to pay the net balance of unpaid contract payments and down payment (\$4,185.36 less \$1,500.00) of \$2,685.36 in twelve (12) equal consecutive monthly installments of \$223.78 each beginning on April 15, 1997.
4. In the event that the BUYER fails to make any payment required under the Contract or Supplement thereto within seven (7) days of the time it is due, BUYER agrees to pay the SELLER a late charge equal to 5% of the late payment in addition to all other charges including interest.



MORRIS W. CARTER
RECORDER
97 APR 18 AM 11:34
STATE OF INDIANA
LAKE COUNTY
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APR 17 1997

000935

SAM ORLICH
AUDITOR LAKE COUNTY

Handwritten initials: J.E., D.S., and K.V.

Handwritten numbers: 1400, 1997, and CK# 15370

5. All other terms, provisions and conditional of the Contract now amended hereby, shall remain in full force and effect.

In witness whereof, SELLER and BUYER have executed this Supplemental Agreement in duplicate on this 4 day of April, 1997.

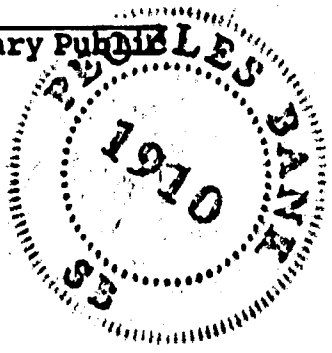
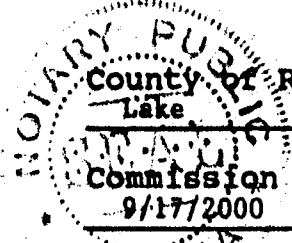
PEOPLES BANK, S.B., as Trustee ^{and act personally} under Trust Agreement dated February 6, 1996 as Trust No. 10194
By: Frank J. Bochnowski SELLER
Stephan Sherrod STEPHAN SHERROD, BUYER
Ollie Sherrod OLLIE SHERROD, BUYER

STATE OF INDIANA)
COUNTY OF LAKE)

Document is NOT OFFICIAL!

Before me, the undersigned, a Notary Public in and for the State of Indiana, County of Lake, personally appeared Frank J. Bochnowski, of Peoples Bank, S.B., as Trustee under Trust Agreement Dated February 6, 1996, as Trust No. 10194, and acknowledged his execution of this Supplemental Agreement to Contract for Conditional Sale of Real Estate on this 4th day of April, 1997, for the uses and purposes set forth therein.

Audrey Tredway
Audrey Tredway, Notary Public



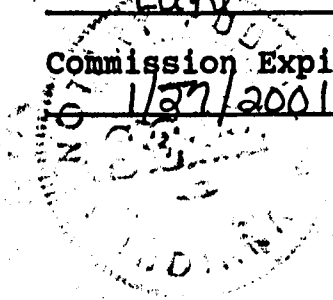
County of Residence: Lake
Commission Expires: 9/17/2000

STATE OF INDIANA)
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for the State of Indiana, County of Lake, personally appeared STEPHAN SHERROD, and acknowledged his execution of this Supplemental Agreement to Contract for Conditional Sale of Real Estate on this 4th day of April, 1997, for the uses and purposes set forth therein.

Sheila A. Rucinski
SHEILA A. RUCINSKI, Notary Public

County of Residence: Lake
Commission Expires: 1/27/2001



Handwritten initials "OP" in the bottom left corner.

STATE OF INDIANA

COUNTY OF LAKE

} ss:

Before me, the undersigned, a Notary Public in and for the State of Indiana, County of Lake, personally appeared OLLIE SHERROD and acknowledged her execution of this Supplemental Agreement to Contract for Conditional Sale of Real Estate on this 4th day of April, 1997, for the uses and purposes set forth therein.

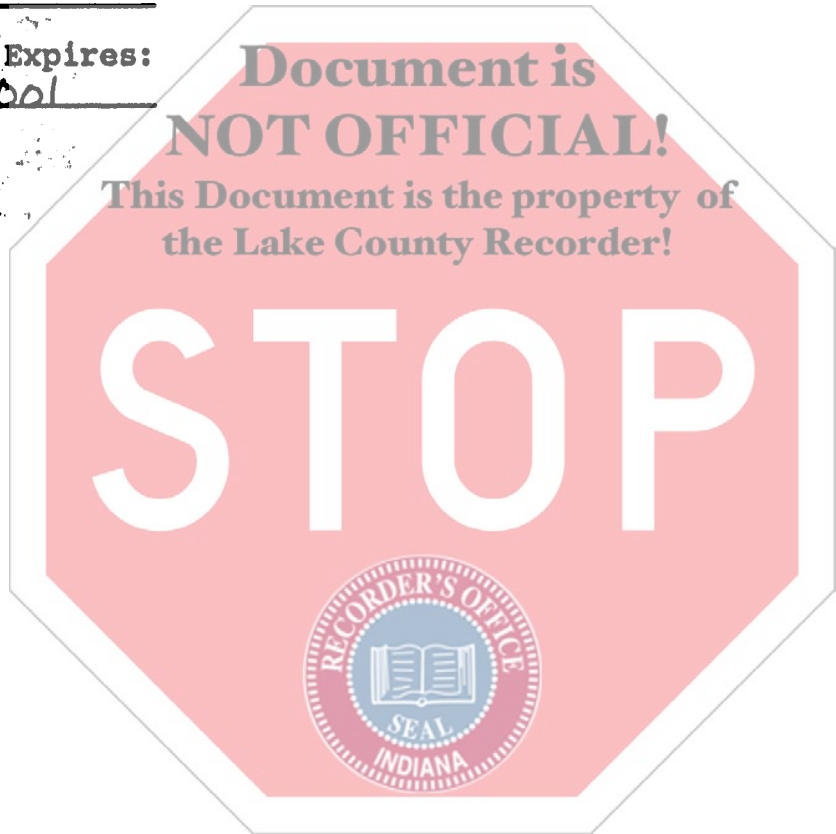
Sheila A. Rucinski
SHEILA A. RUCINSKI, Notary Public

County of Residence:

Lake

Commission Expires:

1/27/2001



Handwritten initials: J.P.