

Loan Modification Agreement

97069373

Loan No. 6658-0

WHEREAS Liberty Savings Association, F.A.

loaned Andrew T. Dybel and Susan T. Dybel, Husband and Wife

the sum of Seventy Thousand and 00/100

(\$ 70,000.00), as evidenced by a note and mortgage executed and delivered on June 28, 1996, which mortgage is duly recorded in the public records in the Jurisdiction where the mortgaged property is located, which note and mortgage are hereby incorporated herein as a part of this instrument, and

** Document 96045354

WHEREAS, the undersigned, owner of said premises, has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:*

Said maturity date on the mortgage dated June 28, 1996 if not paid sooner shall be due and payable on the first day of June, 2016

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 OCT 14 AM 9:14
MORRIS W. CENTER
RECORDER

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid balance of said indebtedness is

Seventy Thousand and-----00/100----- Dollars (\$70,000.00),

all of which the undersigned promises to pay with interest at 7.00 % per annum until paid, and that the

same shall be payable Five Hundred Forty Two & 71/100----- Dollars (\$ 542.71),

per month beginning on the first day of July 1996 , to be applied first to interest,

and balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this 26th day of September 19 97

By Sherlynn Groat (SEAL)
Authorized Signature

ATTEST: Sherlynn Groat (SEAL)
Vice President
Secretary

*Note: Strike out words "for the following reasons:" if not applicable.

CONSENT TO LOAN MODIFICATION

The undersigned endorser or endorsers, guarantor or guarantors, or other secondary obligor or obligors, including an original unreleased borrower or borrowers, hereby consent to the foregoing loan modification.

On this 26th Day of September 1997 before me, the undersigned a notary public in and for said county, personally appeared Andrew T. Dybel and Susan T. Dybel

Andrew T. Dybel (SEAL)
Susan T. Dybel (SEAL)

Arlene Toileikis
Arlene Toileikis Lake County Resident
Notary Public My commission expires 9-7-99

(NOTE: The above loan modification agreement, when signed, would be good only as against the present obligor or obligors. If it is desired to hold an endorser, guarantor, or other secondary party, including an original unreleased borrower, the above consent should be executed.)

THIS INSTRUMENT WAS PREPARED BY: Darlene L. Beerling, Exec. Vice President

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