

Prepared By: Norwest Financial Indiana, Inc.
1932 45th Street
Munster, Indiana 46321

MODIFICATION AGREEMENT - INDIANA REAL ESTATE MORTGAGE

THIS MODIFICATION AGREEMENT of a Indiana Real Estate Mortgage of record as Instrument 95031198 in the Recorder's Office for Lake County, Indiana, in the original amount of \$118,800.00, entered into on the day and date last written by and between John Asher and Carla J. Asher, hereinafter referred to as "Mortgagors", and Norwest Financial Indiana, Inc., hereinafter referred to as "Norwest Financial".

WITNESSETH:

WHEREAS, by Indiana Real Estate Mortgage of record as Instrument 95031198 in the Recorder's Office for Lake County, Indiana, Mortgagor conveyed to Norwest Financial, certain real property in said County (which is more fully described on Exhibit A attached hereto and incorporated herein) to secure to Norwest Financial one note as therein described with terms and provisions as contained therein. Reference is hereby made to the said Mortgage for a more complete description of the terms, amounts, interest rates and other conditions contained therein; and,

WHEREAS, Norwest Financial is presently the true and lawful owner and holder of the original Note or Notes or the renewal Note or Notes secured by the said Mortgage hereinabove described; and,

WHEREAS, the Mortgagor desires to renew said Note or Notes and obligations, and increase the total principal amount of the indebtedness to be secured hereunder; and,

WHEREAS, Norwest Financial agrees to renew the said Note or Notes and obligations, with certain modifications, conditions and provisions as herein below set forth; and,

WHEREAS, Mortgagor agrees to all of the said modifications, conditions and provisions.

NOW, THEREFORE, FOR AND IN CONSIDERATION of the sum of One and No/100 (\$1.00) Dollar cash in hand paid by the Mortgagor to Norwest Financial, and other good and valuable considerations, the receipt of all of which are hereby acknowledged, the parties agree as follows:

1. To increase the amount secured under the Mortgage to a total maximum principal indebtedness in the amount of \$191700.00 which includes an increase of \$72,900.00
2. The parties agree that the said Mortgage of record as Instrument 95031198 in the Recorder's Office for Lake County, Indiana, be modified and amended to reflect the above changes.
3. All other terms, provisions, and conditions contained the original Note and Mortgage, hereinabove described, and not modified herein, remain unchanged, and the undersigned, Mortgagor, hereby agree to be bound by all such terms, provisions and conditions, together with the modifications set forth herein until such time as the indebtedness as above set forth and described is paid in full, with such interest, attorney's fees, late charges and other costs and expenses as may have accrued or become due thereunder.

[Signature Page Follows]

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

MORRIS W. CARTER
REC. CLERK

0150-164304
0150-16644
1300 km

IN WITNESS WHEREOF, the parties have hereunto executed this Agreement on this the 25TH day of August, 1997.

John Asher
John Asher
Carla J. Asher
Carla J. Asher

NORWEST FINANCIAL INDIANA, INC.

By: Steve R. Wagner
Office: President

By: Faye L. Kunz
Office: Secretary

STATE OF INDIANA
COUNTY OF LAKE

I, DANIELLE STILLEY, a Notary Public, hereby certify that John Asher and Carla J. Asher, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date. Given under my hand and seal of office this 25TH day of AUGUST, 1997.

Danielle A. Stilley
DANIELLE STILLEY NOTARY PUBLIC

STATE OF IOWA)
) ss:
COUNTY OF POLK)

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Steve R. Wagner and Faye L. Kunz, with whom I am personally acquainted and who, upon oath, acknowledged themselves to be the President and Secretary, respectively, of Norwest Financial Indiana, Inc., a corporation, and that they executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by themselves as President and Secretary.

Witness my hand, at office, this 25TH day of August, 1997.



[Signature]
Notary Public