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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

97 DEC -5 AM 9:05

MORRIS W. CARTER  
RECORDER

<p><b>Mortgagor's Name And Address</b></p> <p><b>TIM LOVELESS AND JEFF YOUNGHEIM AKA JEFFERY YOUNGHEIM P.O. BOX 2155 GARY, IN 46408</b></p> <p>("Mortgagor" whether one or more)</p>	<p><b>BANK CALUMET NATIONAL ASSOCIATION</b> f/k/a Calumet National Bank 5231 Hohman Avenue Hammond, Indiana 46320</p> <p>("Mortgagee")</p>	<p><b>Return to:</b></p> <p><b>BANK CALUMET 5231 Hohman Avenue Hammond, Indiana 46320</b></p>
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**MORTGAGE MODIFICATION AGREEMENT**

Mortgagor, for valuable consideration given by Mortgagee, the receipt and sufficiency of which is hereby acknowledged, does hereby agree that the certain Mortgage dated the 18th day of October, 1995, recorded the 30th day of October, 1995, in the Office of the Recorder of Lake County, Indiana, as Document No. 95065627 (herein the "Mortgage"), and amended by Mortgage Amendment Agreement dated the 18th day of November, 1996, recorded the 19th day of December, 1996, as Document No. 96083346, is hereby amended as follows:

**Modification:**

The promissory note referenced in paragraph 1 of the Mortgage in the original principal amount of \$100,000.00 and amended to \$200,000.00 has now been increased to \$300,000.00. The date of the note is November 18, 1997, and the maturity is now November 18, 1998.

**Miscellaneous.** The Mortgagor further agrees as follows:

- A. All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage Amendment Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.
- B. This Mortgage Amendment Agreement shall in all respects be governed by and construed in accordance with the substantive laws of the State of Indiana.
- C. This Mortgage Amendment Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor.

**LEGAL DESCRIPTION:** The East 3 feet of Lot 20, all of Lots 18 and 19, and the West 8 feet of Lot 17, Block 11, Norcott's Addition to Indiana City, in the City of Gary as shown in Plat Book 1, page 14, Lake County, Indiana. Common address: 7625 Maple Ave., Gary, IN 46403.

Bank Cal. 10322 Indpls Blvd Highland 46322 ←

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12.00 Sur