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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

97 DEC -5 AM 9:05

MORRIS W. CARTER,
RECORDER

97083212

<p>Mortgagor's Name And Address</p> <p>N.B.D. BANK TRUST #386 P.O. BOX 2155 GARY, IN 46408</p> <p>("Mortgagor" whether one or more)</p>	<p>BANK CALUMET NATIONAL ASSOCIATION <i>f/k/a Calumet National Bank</i> 5231 Hohman Avenue Hammond, Indiana 46320</p> <p>("Mortgagee")</p>	<p>Return to:</p> <p>BANK CALUMET 5231 Hohman Avenue Hammond, Indiana 46320</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. 95065626 (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. 96083180, 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 90 feet by parallel lines, except the North 30 feet of the East 80 feet thereof, of that part of the East half of the Northeast Quarter of the Southwest Quarter of Section 25, Township 36 North, Range 9 West of the 2nd P.M., lying North of the North line of the South 6 1/2 acres thereof, in Lake County, Indiana.
Common address: 5423 W. 41st Ave., Gary, IN 46408.

Bank Calumet National

57680, 57683

18 00/30

EXECUTED and delivered in Lake County, Indiana this 18th day of November, 1997.

D. Lebar

Vice President
David Lebar

"Mortgagor"

Mortgagee's Consent to Modification

Bank Calumet National Association hereby consents to the above mortgage modification this 18th day of November, 1997.

Bank Calumet National Association

By: *Steven R. Dahlkamp*
Steven R. Dahlkamp

Its: Vice President

[To be used with individual mortgagor(s)]

STATE OF INDIANA)
LAKE COUNTY *Lake*)SS:

ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State personally appeared, *David Lebar, Vice President* and acknowledged the execution of the above and foregoing Mortgage Modification Agreement this 19 day of November, 1997.

Grace M. Gieselski
Grace M. Gieselski Notary Public,
Residing in Lake County, Indiana

My Commission Expires:

01-28-01

This instrument prepared by: Steven R. Dahlkamp, AVP/csj