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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

97083213

97 DEC -5 AM 9:05

MORRIS W. CARTER
RECORDER

<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 f/k/a Calumet National Bank 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 November, 1996, recorded the 2nd day of December, 1996, in the Office of the Recorder of Lake County, Indiana, as Document No. 96078517 (herein the "Mortgage"), is hereby amended as follows:

Modification:

The promissory note referenced in paragraph A through D of the Mortgage in the original principal amount of \$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: Lot 38, Cleveland Heights, as shown in Plat Book 28, page 78, in Lake County, Indiana.

Common address: 2131 W. 41st Ave., Gary, IN 46408.

Bank Calumet Highland ←

57680+57683 12 00 su

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



David 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 18 day of November, 1997.

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

My Commission Expires:
1-31-01

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