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MORRIS W. CARTER

ADDITIONAL ADVANCE AND  
LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Financial Services, FSB, formerly known as Citizens Federal Savings and Loan Association (Lender) loaned Larry D. Szafranski and Margaret M. Szafranski, husband and wife, (Borrower) the sum of Seventy Thousand Dollars (\$70,000.00) as evidenced by a Note executed by Borrower on July 16, 1986;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Mortgage (Security Instrument) dated July 16, 1986, which Security Instrument was recorded on July 25, 1986 and re-recorded on July 29, 1986 in the Office of the Recorder of Lake County, Indiana as Document Nos. 865961 and 866732 and which Security Instrument encumbers the following described real estate: **Lot 19 in Olthof's Addition to the Town of Munster, Block One, as per plat thereof, recorded in Plat Book 48, page 21, in the Office of the Recorder of Lake County, Indiana** to secure: a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; b) the payment of all other sums with interest, advanced under Paragraph 7 to protect the security of this Security Instrument; and, c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note.

WHEREAS, Borrower modified said loan on September 3, 1986 as evidenced by a Loan Modification Agreement (First Modification Agreement) for the purpose of changing the first and final payment dates;

WHEREAS, Borrower modified said loan March 20, 1993 as evidenced by a Loan Modification Agreement (Second Modification Agreement) for the purpose of reducing the interest rate;

WHEREAS, the Note, Security Instrument, First Modification Agreement and Second Modification Agreement (Loan Documents) are hereby incorporated herein as part of this Additional Advance and Loan Modification Agreement (Agreement);

WHEREAS, the Borrower has requested a modification of the terms of said loan for the purpose of obtaining an additional advance in the amount of Thirty Seven Thousand Forty Three Dollars and Seventy Four Cents (\$37,043.74), extending the maturity date from October 1, 2001 to September 1, 2007 and reamortizing the principal and interest payments over a term of One Hundred Twenty (120) months;

WHEREAS, in consideration of Lender's consent to the above-described terms, the interest rate shall be increased from 6.95% to 7.25%. In further consideration of Lender's consent Borrower shall pay to Lender a Modification Fee of Five Hundred Dollars (\$500.00), a Flood Determination Fee of Twenty Four Dollars and Fifty Cents (\$24.50) and Title Fees of Two Hundred Seven Dollars (\$207.00);

THEREFORE, it is hereby agreed that the terms of said loan as modified are as follows:

1. Borrower promises to pay to Lender the sum of Sixty Five Thousand Five Hundred Dollars (\$65,500.00) which includes the additional advance described above in the amount of Thirty Seven Thousand Forty Three Dollars and Seventy Four Cents (\$37,043.74) all of which the Borrower promises to pay with interest at a rate of 7.25% per year until paid.
2. Principal and interest payments shall be paid in 120 consecutive monthly installments of Seven Hundred Sixty Eight Dollars and Ninety Eight Cents (\$768.98) beginning October 1, 1997. Said monthly installments shall continue until the entire indebtedness is fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable in full on September 1, 2007.
3. Borrower has paid to Lender a Modification Fee of \$500.00, a Flood Determination Fee of \$24.50 and Title

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TICOR TITLE INSURANCE  
Crown Point, Indiana

Fees of \$207.00, the receipt of which is hereby acknowledged.

4. Borrower hereby certifies that Borrower is the owner of the above-described property and that except for the Security Instrument described in this Agreement, there are no other liens, unpaid assessments, unrecorded contracts or claims against the property.
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents will remain unchanged and in full effect and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

IN WITNESS WHEREOF, Lender and Borrower have executed this Agreement this 17th day of September, 1997.

CITIZENS FINANCIAL SERVICES, FSB

BY: Tina Margeas  
Tina Margeas, Asst. Vice President

ATTEST: JoAnne Pickett  
JoAnne Pickett, Asst. Secretary

Larry D. Szafranski  
Larry D. Szafranski (Borrower)

Margaret M. Szafranski  
Margaret M. Szafranski (Borrower)

STATE OF INDIANA)

)SS:

COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, on this 17th day of September, 1997 personally appeared Tina Margeas and JoAnne Pickett, personally known to me to the Assistant Vice President and Assistant Secretary of Citizens Financial Services, FSB, respectively, and each acknowledged execution of the foregoing instrument for and on behalf of said corporation and by authority of its Board of Directors.

IN WITNESS WHEREOF, I have affixed my hand and Notarial Seal.

Annette L. Johanson  
Annette L. Johanson Notary Public

My Commission Expires: November 21, 2000

County of Residence: Lake

STATE OF INDIANA)

)SS:

COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, on this 17th day of September, 1997, personally appeared Larry D. Szafranski and Margaret M. Szafranski, husband and wife and each acknowledged execution of the foregoing instrument.

IN WITNESS WHEREOF, I have affixed my hand and Notarial Seal.

Suzanne M. Myers  
Suzanne M. Myers Notary Public

My Commission Expires: 11-28-97

County of Residence: LAK

THIS INSTRUMENT PREPARED BY: Tina Margeas, Asst. Vice President  
Citizens Financial Services, FSB  
5311 Hohman Ave., Hammond Indiana 46320