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MORRIS W. CARTER  
REGISTRAR

LOAN MODIFICATION AGREEMENT

Mortgage Loan #13753

WHEREAS

BANK CALUMET, National Association  
formerly known as Calumet National Bank

LOANED

Tommie L. Williams and Mae B. Williams,  
Husband and Wife

THE SUM of Thirty Thousand Dollars and 00/100s (\$30,000.00) as evidenced by a note and mortgage executed and delivered on March 24th, 1993, which said mortgage being recorded on April 5th, 1993, in Lake County, Indiana, as Document number 93021299 and,

WHEREAS it is hereby agreed that for and in consideration of Ten and 00/100 Dollars (\$10.00) and other valuable considerations to the lender, the subject mortgage will be modified. The current principal balance is \$26,193.56. The loan balance was increased \$2,156.62 to pay six payments of \$383.02, July 1st, 1997 payment thru December 1st, 1977 and a modification recording fee of \$12.00. The \$2,156.62 advance will be amortized over the remaining term of the loan. The terms of this modification will be as follows:

1. The rate of interest will remain fixed at 8.25%.
2. Beginning with the first installment due under this Modification, January 1st, 1998, this loan will utilize a 124 month amortization. The maturity date will be April 1st, 2008.
3. Monthly principal and interest payments will be \$316.94. The total monthly payment, including escrows, will be \$408.92, beginning with the January 1st, 1998 payment.

ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

WHEN THE FULL AMOUNT of principal owing together with interest as above provided, shall have been paid in full, the mortgage lien shall be released. If said amount is not paid in full on or before April 1st, 2008, thence the mortgage may be foreclosed upon for any amount remaining unpaid.

NOTHING HEREIN contained shall be construed to impair the security of the said mortgage nor its successors in interest under said mortgage nor affect nor impair any right or powers which it may have under said note and mortgage for the recovery of the mortgage debt with interest at the rate above provided in case of non-fulfillment of this agreement by said mortgagor.

IN WITNESS WHEREOF the mortgagor(s), hereto have set their hands and seals this 3rd day of December, 1997.

Tommie L. Williams  
Tommie L. Williams

Mae B. Williams  
Mae B. Williams

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Tommie L. Williams and Mae B. Williams, and acknowledged the execution of above and foregoing instrument as their free and voluntary act and deed for the uses and purposes therein set forth:

GIVEN under my hand and official seal this 3rd day of December, 1997.

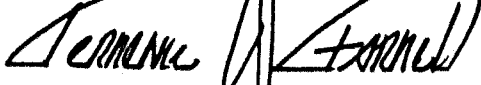
My commission expires 2-18-98 County of residence Lake

Julie A. Lindsley  
Notary Public  
Julie A. Lindsley



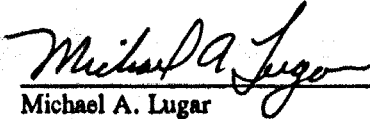
12.00  
070912

BANK CALUMET, National Association  
formerly known as Calumet National Bank



Terrence J. Farrell  
Senior Vice President  
Mortgage Loan Department

ATTEST



Michael A. Lugar  
Vice President  
Mortgage Loan Department

STATE OF INDIANA, COUNTY OF LAKE, ss:


BEFORE ME, the undersigned a notary public in and for said County and State personally appeared Terrence J. Farrell, Senior Vice President and Michael A. Lugar, Vice President of BANK CALUMET, National Association formerly known as Calumet National Bank, Hammond, Indiana known to me to be such, and acknowledged that as such officers, they signed and delivered the annexed Mortgage Modification Agreement and caused the corporate seal of said Bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank, as their free and voluntary act and deed and as the free and voluntary act and deed of said bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 8th day of December, 1997.

My commission expires July 13, 1999 County of residence Lake

  
Notary Public Joan C. Bukowski

This Instrument Prepared By: Terrence J. Farrell

Please return to:   
Bank Calumet  
1806 Robin Hood Blvd.  
Schererville, IN 46375