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R-67245-4028

PROMISSORY NOTE AND LOAN MODIFICATION AGREEMENT

THIS AGREEMENT is entered into by and between AMERICAN SAVINGS, FSB, a U.S. Corporation, hereinafter referred to as Lender and Albert J. Hope and Mary Helen Hope, husband and wife, hereinafter referred to as Borrower;

WITNESSETH, that Borrower represents, warrants and agrees as follows:
1)Borrower is indebted to Lender by virtue of a Promissory Note of the Borrower bearing date of March 22, 1997 in the original amount of $100,000.00, secured by a Mortgage to Lender of even date therewith, which mortgage was recorded on March 31, 1997 as Document #97018980 in the office of the Recorder of Lake County, Indiana.
2) Lender is the owner and holder of said Note and Mortgage.

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98 MAR -1 AM 10:1
MARIAS W. SCHER
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

For mutual consideration, the receipt of which is hereby acknowledged, the Lender and Borrower are mutually desirous of and agree to modify the terms of said Note and Mortgage as follows:
A) Borrower has requested and Lender has agreed to extend the maturity date of said indebtedness from March 22, 1998 to March 22, 1999. Borrower hereby reaffirms and agrees to abide by all of the terms, conditions and covenants contained in the aforesaid Note and Real Estate Mortgage as modified herein.
B) Borrower specifically agrees, presents and acknowledges that proper legal and adequate consideration is being given them to enter into this Agreement and that Borrower is and continues to be legally bound and obligated for, by and under said indebtedness as modified herein.
C) The Borrower further agrees that all terms, conditions and covenants of the aforesaid indebtedness shall remain unaltered and in full force and effect as herein expressly modified.
IN WITNESS THEREOF, the Lender and Borrower have executed this agreement this 21st day of March, 1998.

Document is NOT OFFICIAL! This Document is the property of the Lake County Recorder! STOP

CTIC Has made an accomodation recording of the instrument. We Have made no examination of the instrument or the land affected.

AMERICAN SAVINGS, FSB

By: _____
L. Green, Sr. V.P.

ATTEST:
By: _____
Denise L. Knapp, Secretary

_____
Albert J. Hope

_____
Mary Helen Hope

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)
Before me, the undersigned Notary Public, did personally appear L. Green, Sr. Vice-Pres. and Denise L. Knapp, Secretary, for and on behalf of American Savings, FSB, and Albert J. Hope and Mary Helen Hope, husband and wife and acknowledged the execution of the foregoing instrument.
Dated this 21st Day of March, 1998.
WITNESS MY HAND AND NOTARIAL SEAL.

Jacqueline C. Mulvihill, Notary Public
My Commission Expires: 3-26-00
County of Residence: Lake

Prepared by: L. Green

LAKE CO. TITLE 35425

11.00
KM
CT