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STATE OF INDIANA
LAKE COUNTY
FILED IN RECORD

98024303

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LOAN MODIFICATION AGREEMENT

Mortgage Loan #11142

WHEREAS

**BANK CALUMET, National Association
formerly known as Calumet National Bank**

LOANED

**Himanshu Y. Doshi, Jon S. Maniscalco,
Bharat Shah and Jagdish R. Patel,
as tenants in common**

THE SUM of Ninety Three Thousand Dollars and 00/100s (\$93,000.00) as evidenced by a note and mortgage executed and delivered on June 1st, 1987, which said mortgage being recorded on June 18th, 1987, in Lake County, Indiana, as document number 923335, 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 \$54,385.63. The terms of this modification will be as follows:

1. Interest through the date of maturity shall be tied to Bank Calumet, N.A. Prime Rate as of the first day of each January plus 0.75%. The interest rate shall not increase or decrease more than 2.00% annually. There will not be a minimum (floor) or maximum (ceiling) rate of interest. The current interest rate is 9.25%.
2. Beginning with the first installment due under this modification, July 1st, 1997, this loan will utilize a 180 month amortization, with a 60 month maturity. The maturity date will be June 1st, 2002. This is a balloon mortgage.
3. Monthly principal and interest payments will be \$559.73, beginning with the July 1st, 1997 payment. Future payments will be predicated upon interest rate changes.

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 June 1st, 2002, 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 _____ day of _____, 1997.

Himanshu Y. Doshi

Himanshu Y. Doshi

Jon S. Maniscalco
Jon S. Maniscalco

Bharat Shah

Bharat Shah

Jagdish R. Patel
Jagdish R. Patel

STATE OF ILLINOIS, COUNTY OF COOK, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Himanshu Y. Doshi, Jon S. Maniscalco, Bharat Shah and Jagdish R. Patel, and acknowledged the execution of above and foregoing instrument as their free and

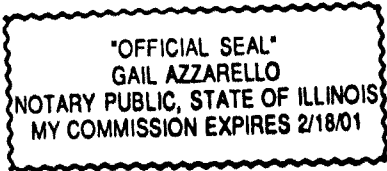
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voluntary act and deed for the uses and purposes therein set forth:

GIVEN under my hand and official seal this 27th day of March, 1998

My commission expires 2-18-01 County of residence Cook

Gail Azzarello
Notary Public



BANK CALUMET, National Association
formerly known as Calumet National Bank

Donald S. Kitchell

Donald S. Kitchell
Senior Vice President

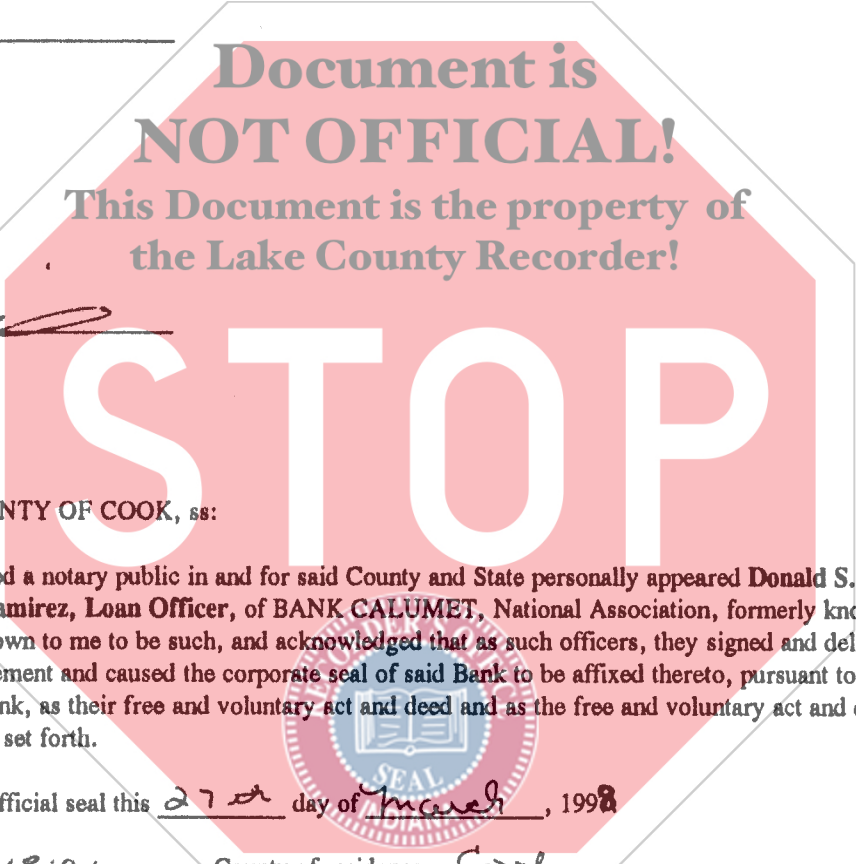
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the Lake County Recorder!

ATTEST

Wilfred E. Ramirez

Wilfred E. Ramirez
Loan Officer



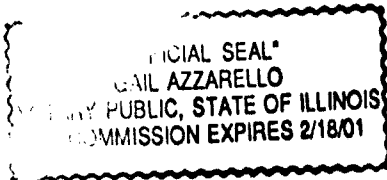
STATE OF ILLINOIS, COUNTY OF COOK, ss:

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared Donald S. Kitchell, Senior Vice President and Wilfred E. Ramirez, Loan Officer, 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 27th day of March, 1998

My commission expires 2-18-01 County of residence Cook

Gail Azzarello
Notary Public



This Instrument Prepared By: Donald S. Kitchell

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

