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LOAN MODIFICATION AGREEMENT

Mortgage Loan #15050

WHEREAS

BANK CALUMET, National Association
formerly known as Calumet National Bank

LOANED

Robert J. Skurka and M. Marcia Skurka,
Husband and Wife

THE SUM of One Hundred Fifty Five Thousand Dollars and 00/100s (\$155,000.00) as evidenced by a note and mortgage executed and delivered on January 9th, 1995, which said mortgage being recorded on January 17th, 1995, in Lake County, Indiana, as Document number 95002919 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. After allowing for the April 1st, 1998 payment, the current principal balance will be \$39,567.80. The terms of this modification will be as follows:

1. The interest rate will remain fixed at 7.375%.
2. Beginning with the first installment due under this modification, May 1st, 1998, this loan will utilize a 334 month amortization. The maturity date will be February 1st, 2026.
3. Monthly principal and interest payments will be \$279.26, beginning with the May 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 February 1st, 2026, 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 26 day of March, 1998.

Robert J. Skurka
Robert J. Skurka

M. Marcia Skurka
M. Marcia Skurka

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Robert J. Skurka and M. Marcia Skurka**, 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 26 day of March, 1998.

My commission expires 10/01/99 County of residence LAKE

Stanley F. Skawinski Jr.
Notary Public

STANLEY F. SKAWINSKI, JR.
Notary Public, State of Indiana
Lake County
My Commission Expires Oct. 1, 1999

12:00 AM
C# 11248

BANK CALUMET, National Association
formerly known as Calumet National Bank

Terrence J. Farrell

Terrence J. Farrell
Senior Vice President
Mortgage Loan Department

ATTEST

Michael A. Lugar

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 2nd day of April, 1998.

My commission expires July 13, 1999 County of residence Lake

Joan C. Bukowski
Notary Public Joan C. Bukowski



This Instrument Prepared By: Terrence J. Farrell
Senior Vice President
Mortgage Loan Department

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

