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LOAN MODIFICATION AGREEMENT

Mortgage Loan #12651

WHEREAS

BANK CALUMET, National Association
Formerly known as Calumet National Bank

LOANED

Norman G. Karr,

THE SUM of Twenty Four Thousand Seven Hundred Dollars and 00/100s (\$24,700.00) as evidenced by a note and mortgage executed and delivered on March 21st, 1991, which said mortgage being recorded on March 25th, 1991, in Lake County, Indiana, as document number 91013558, 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 \$14,299.91. The terms of this modification will be as follows:

1. The new interest rate will be fixed at 9.00%, effective April 1st, 1998.
2. Beginning with the first installment due under this modification, May 1st, 1998, the loan will utilize a 120 month amortization. The new maturity date will be April 1st, 2008.
3. Monthly principal and interest payments will be \$181.15. The total monthly payment, including escrows, will be \$374.66, 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 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 27th day of March, 1998.

Norman G. Karr
Norman G. Karr

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared, Norman G. Karr 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:

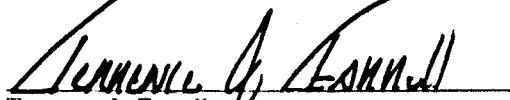
GIVEN under my hand and official seal this 27 day of March, 1998.

My commission expires 8-2-98 County of residence LAKE

Janet A. Rolley
Notary Public Janet A. Rolley

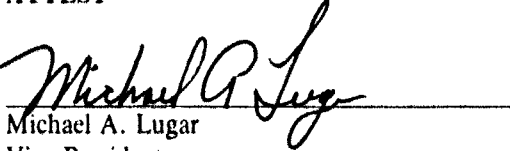
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C# 71248

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 2nd day of April, 1998.

My commission expires July 13, 1999 County of residence Lake


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.
Schererville, IN 46375

