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MORRIS W. GILBERT

LOAN MODIFICATION AGREEMENT

Mortgage Loan #16358

WHEREAS

BANK CALUMET, National Association

LOANED

Charles J. Mooney and Deborah L. Mooney,  
Husband and Wife

THE SUM of One Hundred Twenty Thousand Dollars and 00/100s (\$120,000.00) as evidenced by a note and mortgage executed and delivered on January 10th, 1997, which said mortgage being recorded on January 21st, 1997, in Lake County, Indiana, as Document number 97004095 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 \$113,838.59. The terms of this modification will be as follows:

1. The interest rate will remain fixed at 7.50%.
2. Beginning with the first installment due under this Modification, March 15th, 1998, this loan will utilize a 274 biweekly payment amortization with a final payment due at maturity. The new maturity date will be September 14th, 2008.
3. Biweekly principal and interest payments will be \$600.63. The total bi-weekly payment will be \$717.35, beginning with the March 15th, 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 September 14th, 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 28<sup>th</sup> day of MARCH, 1998.

Charles J. Mooney  
Charles J. Mooney

Deborah L. Mooney  
Deborah L. Mooney

FN 8912-81-2399 12/00

FN 8943-39-2518 7/00

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Charles J. Mooney and Deborah L. Mooney, 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 28 day of MARCH, 1998.

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

Tonya R. Saral  
Notary Public TONYA R. SARAL

1200  
4M  
7/24/8

BANK CALUMET, National Association

*Terrence J. Farrell*  
Terrence J. Farrell  
Senior Vice President  
Mortgage Loan Department

ATTEST

*Michael A. Lugar*  
Michael A. Lugar  
Vice President  
Mortgage Loan Department

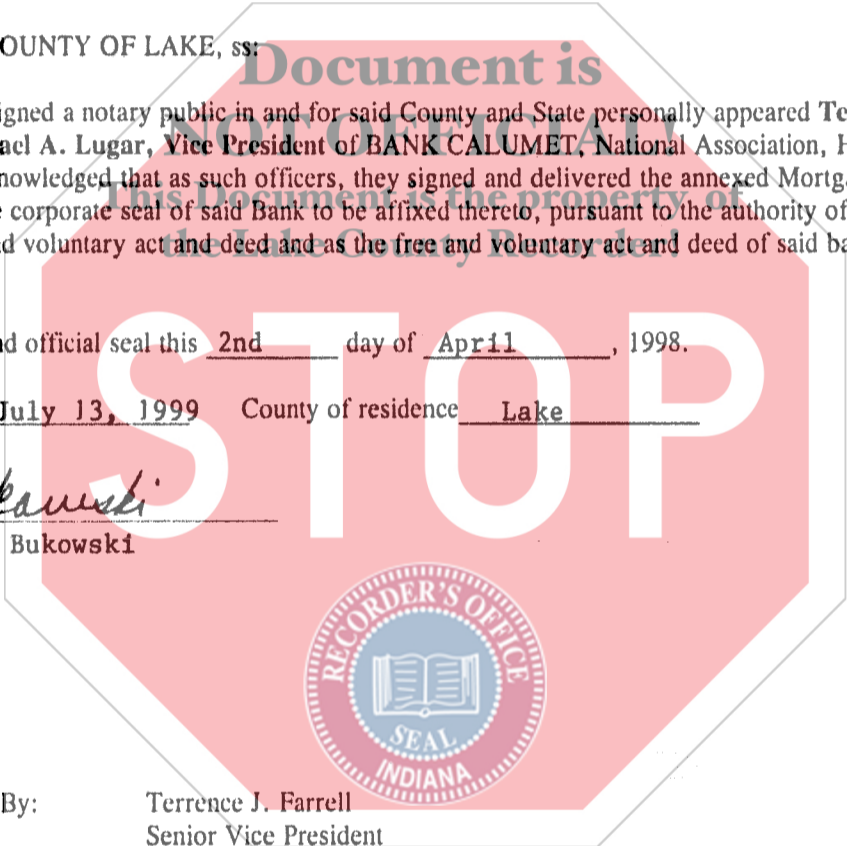
STATE OF INDIANA, COUNTY OF LAKE, ss:

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, 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.  
Scherverville, IN 46375

