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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
98 APR 21 AM 9:19
MORRIS V. CAMPBELL

**LOAN
MODIFICATION AGREEMENT**
R-67275-4028 Loan No. 05-01-00-478538-9

WHEREAS American Savings, FSB
loaned Joseph G. Hacker and Linda S. Hacker, husband and wife
the sum of One Hundred Seventy Six Thousand-----No/100.
(\$176,000.00), as evidenced by a note and mortgage executed and delivered on April 19, 1991, and duly recorded in the public records on April 24, 1991 as Document No. 91019616 in the Jurisdiction where the mortgaged property is located, which note and mortgage are hereby incorporated herein as a part of this instrument, and

WHEREAS, the undersigned, owner of said premised, has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:*

Lower Interest Rate

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid balance of said indebtedness is One Hundred OneThousand Four Hundred Seventy Two and-----53/100 (\$101,472.53), all of which the undersigned promises to pay with interest at 6.90 % per annum until paid, and that the same shall be payable (\$1,378.40), per month beginning on the 1st day of April, 1998, to be applied first to interest and balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjust as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this 15th day of April, 1998.

By *L. Green* L. Green, Sr. Vice President
By *Joseph G. Hacker* Joseph G. Hacker
ATTEST: *Denise L. Knapp* Denise, L. Knapp, Secretary
 Linda S. Hacker Linda S. Hacker

STATE OF INDIANA)
)
COUNTY OF LAKE)

Before me, the undersigned Notary Public, did personally appear L. Green, Sr. Vice-President and Denise L. Knapp, Secretary, for and on behalf of American Savings, FSB and Joseph G. Hacker and Linda S. Hacker, husband and wife, who acknowledged the execution of the foregoing instrument.

Dated this 15th day of April 1998.

WITNESS MY HAND AND NOTARIAL SEAL.

Jacqueline C. Mulvihill
Jacqueline C. Mulvihill, Notary Public

My Commission Expires: 3/26/2000
County of Residence: Lake

THIS INSTRUMENT WAS PREPARED BY: Clement B. Knapp, Jr., Attorney at Law.

CTIC Has made an accommodation recording of
the instrument. We have made no examination
of the instrument or the land affected.

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KSR
CT