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Loan Modification Agreement

Loan No. 6341-3

C. Collins of The Insurance Company

WHEREAS **LIBERTY SAVINGS BANK, FSB**

loaned **Stanley J. Dostatni and Nancy M. Dostatni, Husband and Wife**

the sum of **One Hundred Five Thousand-----and 00/100-----** Dollars

(\$ 105,000.00), as evidenced by a note and mortgage executed and delivered on **March 24, 1992**, which mortgage is duly recorded in the public records in the Jurisdiction where the mortgaged property is located, which note and mortgage are hereby incorporated herein as a part of this instrument, and

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**** DOCUMENT # 92019646**

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

Said maturity date on the mortgage dated March 24, 1992, if not paid sooner, shall be due and payable on the first day of March, 2017.

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

Ninety Thousand One Hundred Thirty Seven and 47/100-----Dollars (\$90,137.47)

all of which the undersigned promises to pay with interest at **6.75** % per annum until paid, and that the

same shall be payable **Seven Hundred Nine and 60/100-----Dollars (\$709.60**),

per month beginning on the **First** day of **May** 19 **98** , 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 adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this **20th** day of **April** 19 **98**

By *Sherlynn Groat* (SEAL)
Authorized Signature
Sherlynn Groat, Vice President

ATTEST: _____ (SEAL)
Secretary

*Note: Strike out words "for the following reasons:" if not applicable.

CONSENT TO LOAN MODIFICATION

The undersigned endorser or endorsers, guarantor or guarantors, or other secondary obligor or obligors, including an original unreleased borrower or borrowers, hereby consent to the foregoing loan modification.

On this 20th day of April, 1998, before me the undersigned,

a notary public in and for said county, personally appeared Stanley J. Dostatni and Nancy M. Dostatni, Husband and Wife

Stanley J. Dostatni (SEAL)
Stanley J. Dostatni
Nancy M. Dostatni (SEAL)
Nancy M. Dostatni

Ariene Toleikis Lake Co. Resident
Notary Public Commission expires 9-7-99

(NOTE: The above loan modification agreement, when signed, would be good only as against the present obligor or obligors. If it is desired to hold an endorser, guarantor, or other secondary party, including an original unreleased borrower, the above consent should be executed.)

THIS INSTRUMENT WAS PREPARED BY: **Darlene L. Beerling, Executive Vice President**

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