

Chicago Life Insurance Company

98041380

STATE OF INDIANA
NOTARY PUBLIC
93 JUN - 9 11:10 AM '98

LOAN
MODIFICATION AGREEMENT

R-68076-4038

Loan No. 05-01-10-48045-0

WHEREAS American Savings, FSB
loaned Richard C. Shindle and Mary Lou Shindle, husband and wife
the sum of Ninety Seven Thousand Two Hundred-----No/100.

(\$97,200.00), as evidenced by a note and mortgage executed and delivered on June 18, 1993, and duly recorded in the public records on June 25, 1993 as Document No. 93040988 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:*

Fixed interest rate.
Adjustment of maturity date to May 1, 2013.

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 Four Thousand Eight Hundred Thirty Seven and -----45/100 (\$94,837.45), all of which the undersigned promises to pay with interest at 6.95 % per annum until paid, and that the same shall be payable (\$849.78), per month beginning on the 1st day of June, 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 May, 1998.

By [Signature]
L. Green, Sr. Vice President

[Signature]
Richard C. Shindle

ATTEST:
[Signature]
Denise, L. Knapp, Secretary

[Signature]
Mary Lou Shindle

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 Richard C. Shindle and Mary Lou Shindle, husband and wife, who acknowledged the execution of the foregoing instrument.

Dated this 15th day of May 1998.

WITNESS MY HAND AND NOTARIAL SEAL.

[Signature]
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 accomodation recording of the instrument. We Have made no examination of the instrument or the land affected.

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ct
sr