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ATTENDED TO			TER WILLIAM	DV 1170	MITTO		~

REDEVELOPMENT COMMISSION

Emma M. Evancho & Anne J. Collins the sum of Twenty-Two Thousand Three Hundred Thirteen and 00/100 Dollars (\$22,313.00), as evidenced by a note and mortgage executed and delivered on the 19th day of which mortgage is duly recorded on 25th day of February, 1998 February, 1998 in the public records as Document No. #98013294 in the Jurisdiction where the mortgage property is located, which note and mortgage are hereby incorporated herein as part of this instrument and,

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

Modification of LOAN AMOUNT FROM \$22,313.00 TO \$23,813.00

Modification of the DEFERRED PORTION of the loan from \$11,056.00 to \$11,906.00 and shall be payable in full upon sale of Real Estate, upon transfer of legal title to Real Estate, upon date of death of said mortgages or upon the vacating of the premises by said mortgagees. the Lake County Recorder!

Modification of the INSTALLMENT PORTION of the loan terms shall be from \$11,057.00 to \$11,907.00 at 0% interest for a period of 240 PAYMENTS OR UNTIL PAID and the same shall be payable in full upon sale of Real Estate, upon transfer of legal title to Real Estate, upon date of death of said mortgagees or upon the vacating of the premises by said mortgagees.

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 ___ Twenty-Three Thousand Eight Hundred Thirteen and 00/100 Dollars (\$ 23,813,00) all of which the undersigned wished to pay until paid, and that the same shall be payable in full upon sale of Real Estate, upon transfer of legal title to Real Estate, upon date of death of said mortgagees or upon the vacating of the premises by said mortgagees and said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this 8th day of

CITY OF HAMMOND BY AND THROUGH ITS BEDEVELOPMENT COMMI

JAMES DAVIS, SR, President

ATTEST: RUBEN ROQUE, Secr tary

CTIC Has made an accomodation recording of the instrument. We Have made no examination of the instrument or the land affected.

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.

Monna T. Lovanches

Emma F. Evancho

Anne J. Collins

Anne J. Collins

STATE OF	INDIANA)			100		
)	SS:				
COUNTY OF	'LAKE	.)				4	
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Before me, a Notary Public in and for said County and State, on this 8th day of May, 1998, personally appeared James Davis, Sr. and Ruben Roque personally known to me to be President and Secretary of the Hammond Redevelopment Commission and each acknowledged execution of the foregoing instrument for and on behalf of said Commission.

IN WITNESS WHEREOF, I have affixed by hand and Notary Seal

Cecelia A. Bragg, Notary Jublic

My Commission Expire: 4-18-00

County of Residence: LAKE

STATE OF INDIANA

SS:

COUNTY OF LAKE

Before me, a Notary Public in and for said County and State, on this 8th day of May, 1998, personally appeared Emma F. Evancho and Anne J. Collins and each acknowledged execution of the foregoing instrument.

IN WITNESS WHEREOF, I have affixed by hand and Notary Seal

Cecella A. Bragg, Notary Public

My Commission Expires: 4-18-0

County of Residence: LAKE

This document prepared by Carol Green, Attorney at Law