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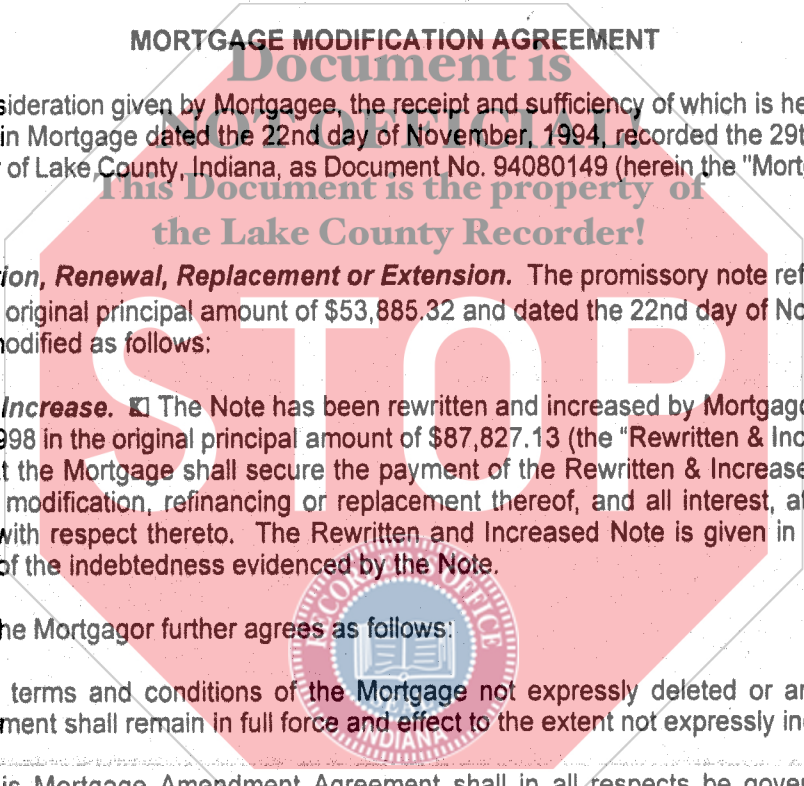
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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
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<p>Mortgagor's Name And Address</p> <p>JOSEPH D. HARKIN CECELIA HARKIN 2245 MAIN STREET HIGHLAND, IN 46322</p> <p>("Mortgagor" whether one or more)</p>	<p>BANK CALUMET NATIONAL ASSOCIATION f/k/a Calumet National Bank 5231 Hohman Avenue Hammond, Indiana 46320</p> <p>("Mortgagee")</p>	<p>Return to: BANK CALUMET 5231 Hohman Avenue Hammond, Indiana 46320</p> 
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MORTGAGE MODIFICATION AGREEMENT

Mortgagor, for valuable consideration given by Mortgagee, the receipt and sufficiency of which is hereby acknowledged, does hereby agree that the certain Mortgage dated the 22nd day of November, 1994, recorded the 29th day of November, 1994, in the Office of the Recorder of Lake County, Indiana, as Document No. 94080149 (herein the "Mortgage"), is hereby amended as follows:



1. **Note Modification, Renewal, Replacement or Extension.** The promissory note referenced in paragraph A of the Mortgage in the original principal amount of \$53,885.32 and dated the 22nd day of November, 1994, (herein the "Note") has been modified as follows:
 - 1.01. **Rewrite & Increase.** The Note has been rewritten and increased by Mortgagor's promissory note dated June 12, 1998 in the original principal amount of \$87,827.13 (the "Rewritten & Increased Note"). Mortgagor agrees that the Mortgage shall secure the payment of the Rewritten & Increased Note, and any renewal, extension, modification, refinancing or replacement thereof, and all interest, attorney fees, and costs of collection with respect thereto. The Rewritten and Increased Note is given in substitution for and not in discharge of the indebtedness evidenced by the Note.
2. **Miscellaneous.** The Mortgagor further agrees as follows:
 - A. All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage Amendment Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.
 - B. This Mortgage Amendment Agreement shall in all respects be governed by and construed in accordance with the substantive laws of the State of Indiana.
 - C. This Mortgage Amendment Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor.

1200
Km
C# 58851

EXECUTED and delivered in Lake County, Indiana this 12th day of June, 1998.

Joseph D. Harkin
Joseph D. Harkin

Cecelia Harkin
Cecelia Harkin

"Mortgagor"

Mortgagee's Consent to Modification

Bank Calumet National Association hereby consents to the above mortgage modification this 12th day of June, 1998.

Bank Calumet National Association
This Document is the property of
the Lake County Recorder!

By: Steven R. Dahlkamp
Steven R. Dahlkamp

Its: Vice President

[To be used with individual mortgagor(s)]

STATE OF INDIANA)
)SS:
Lake COUNTY)

ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State personally appeared Joseph D. Harkin and Cecelia Harkin, husband and wife, and acknowledged the execution of the above and foregoing Mortgage Modification Agreement this 12th day of June, 1998.

Connie Johnson
Connie Johnson Notary Public,
Residing in Lake County, Indiana

My Commission Expires:
12/13/00

This instrument was prepared by:
Steven R. Dahlkamp, Vice President/csj