

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MORRIS W. CARTER
RECORDER

LOAN MODIFICATION AGREEMENT

Mortgage Loan #16313

WHEREAS

BANK CALUMET, National Association

LOANED

Robert J. Volkmann

THE SUM of Fifty Thousand and 00/100 Dollars (\$50,000.00) as evidenced by a note and mortgage executed and delivered on January 7, 1997, which said mortgage being recorded on January 29, 1997, in Lake County, Indiana, as Document number 97005434 and,

WHEREAS it is hereby agreed that for and in consideration of Ten and 00/100 Dollars (\$10.00) and other valuable considerations to the lender, the subject mortgage will be modified. The current principal balance is \$14,510.36. The terms of this modification will be as follows:


1. The interest rate will remain fixed at 7.50%.
2. The maturity date will be extended one year, from January 7, 1999 to January 7, 2000.
3. Interest payments will continue to be due quarterly.

ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

WHEN THE FULL AMOUNT of principal owing together with interest as above provided, shall have been paid in full, the mortgage lien shall be released. If said amount is not paid in full on or before January 7, 2000, thence the mortgage may be foreclosed upon for any amount remaining unpaid.

NOTHING HEREIN contained shall be construed to impair the security of the said mortgage nor its successors in interest under said mortgage nor affect nor impair any right or powers which it may have under said note and mortgage for the recovery of the mortgage debt with interest at the rate above provided in case of non-fulfillment of this agreement by said mortgagor.

IN WITNESS WHEREOF the mortgagor(s), hereto have set their hands and seals this 20th day of March, 1999.


Robert J. Volkmann

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Robert J. Volkmann**, and acknowledged the execution of above and foregoing instrument as their free and voluntary act and deed for the uses and purposes therein set forth:

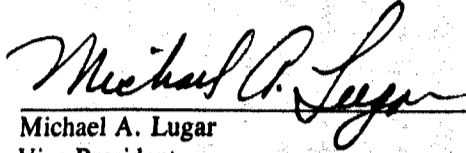
GIVEN under my hand and official seal this 20th day of March, 1999.

My commission expires 8/20/2000 County of residence Lake


Notary Public Laurie Belinski

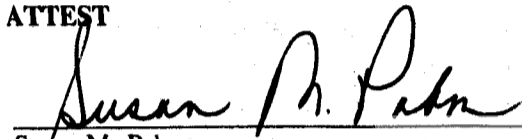
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BANK CALUMET, National Association



Michael A. Lugar
Vice President
Mortgage Loan Department

ATTEST



Susan M. Pabon
Assistant Vice President
Mortgage Loan Department

Document is
NOT OFFICIAL!

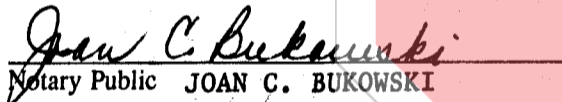
This Document is the property of
the Lake County Recorder.

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared **Michael A. Lugar, Vice President and Susan M. Pabon, Assistant Vice President** of BANK CALUMET, National Association, Hammond, Indiana known to me to be such, and acknowledged that as such officers, they signed and delivered the annexed Mortgage Modification Agreement and caused the corporate seal of said Bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank, as their free and voluntary act and deed and as the free and voluntary act and deed of said bank, for the uses and purposes therein set forth.


GIVEN under my hand and official seal this 25TH day of MARCH, 1999.

My commission expires JULY 13, 1999 County of residence LAKE


Notary Public JOAN C. BUKOWSKI



This Instrument Prepared By: **Michael A. Lugar**
Vice President
Mortgage Loan Department

Please return to:  Bank Calumet
5231 Hohman Avenue
Hammond, Indiana 46320
Attention: Wanda