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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99 APR -9 AM 9:26

MORRIS W. CARTER
RECORDER

LOAN MODIFICATION AGREEMENT

Mortgage Loan #17264

WHEREAS

BANK CALUMET, National Association

LOANED

**Warren S. Erwin and Marilyn J. Alliss,
As tenants in common, without right of survivorship**

THE SUM of Eighty Four Thousand and 00/100 Dollars (\$84,000.00) as evidenced by a note and mortgage executed and delivered on June 25, 1998, which said mortgage being recorded on July 2, 1998, in Lake County, Indiana, as Document Number 98049792 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 \$53,500.00. The terms of this modification will be as follows:

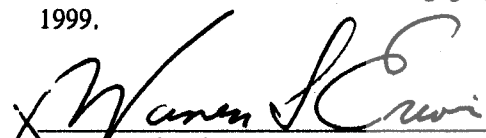
1. The interest rate will be fixed at 6.625%, effective March 25, 1999.
2. Beginning with the first installment due under this modification, April 25, 1999, this loan will utilize a 120 month amortization. The new maturity date will be March 25, 2009.
3. Monthly principal and interest payments will be \$610.89, beginning with the April 25, 1999 payment.

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 March 25, 2009, 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 25th day of March, 1999.


Warren S. Erwin



Marilyn J. Alliss

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Warren S. Erwin and Marilyn J. Alliss, 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 25th day of March, 1999.

My commission expires 12/13/00 County of residence Lake


Notary Public Connie Johnson

11-00
per
072323

BANK CALUMET, National Association

Terrence J. Farrell
Terrence J. Farrell
Senior Vice President
Mortgage Loan Department

ATTEST

Michael A. Lugar
Michael A. Lugar
Vice President
Mortgage Loan Department

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared Terrence J. Farrell, Senior Vice President and Michael A. Lugar, 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 29th day of March, 1999.

My commission expires July 13, 1999 County of residence Lake

Joan C. Bukowski
Notary Public Joan C. Bukowski

This Instrument Prepared By: Terrence J. Farrell
Senior Vice President
Mortgage Loan Department

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

