

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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MORRIS W. CARTER  
RECORDER

**LOAN MODIFICATION AGREEMENT**

Mortgage Loan #17097

**WHEREAS**

**BANK CALUMET, National Association**

**LOANED**

**Eddie Trail,  
Individually**

THE SUM of One Hundred Seventy Six Thousand and 00/100 Dollars (\$176,000.00) as evidenced by a note and mortgage executed and delivered on April 27, 1998, which said mortgage being recorded on May 4, 1998, in Lake County, Indiana, as document number 98031908, 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 \$171,621.70. The terms of this modification will be as follows:

1. The interest rate will be fixed at 7.00%.
2. Beginning with the first installment due under this modification, April 1, 1999, the loan will utilize a 194 month amortization. The new maturity date will be May 1, 2015.
3. Monthly principal and interest payments will be \$1,479.99. The total monthly payment, including escrows, will be \$1,865.53, beginning with the April 1, 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 May 1, 2015, 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 March day of March, 1999.

*Eddie Trail*  
Eddie Trail

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared, **Eddie Trail**, 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 26<sup>TH</sup> day of MARCH, 1999.

My commission expires 6-16-00 County of residence LAKE

*Lucille A. Sevcik*  
Notary Public  
*LUCILLE A. SEVCIK*



11-00  
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 30TH 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

