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MORRIS W. CARTER
RECORDER

LOAN MODIFICATION AGREEMENT

Mortgage Loan #15825

WHEREAS

**BANK CALUMET, National Association,
formerly known as Calumet National Bank**

LOANED

Lee Ann Bell

THE SUM of Seventy Six Thousand and 00/100 Dollars (\$76,000.00) as evidenced by a note and mortgage executed and delivered on April 11, 1996, which said mortgage being recorded on April 18, 1996, in Lake County, Indiana, as Document Number 96025409 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. After allowing for the July 1, 1999 payment, the current principal balance will be \$66,189.47. The terms of this modification will be as follows:

1. The interest rate will be fixed at 7.00%, effective July 1, 1999.
2. Beginning with the first installment due under this modification, August 1, 1999, this loan will utilize a 142 month amortization. The maturity date will be May 1, 2011.
3. Monthly principal and interest payments will be \$686.82. The total monthly payment, including escrows, will be \$822.83, beginning with the August 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, 2011, 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 6 day of July, 1999.

Lee Ann Bell
Lee Ann Bell

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Lee Ann Bell, 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 6 day of July, 1999.

My commission expires September 14, 2006 County of residence Lake

Lana S. Thompson
Notary Public Lana S. Thompson

10.00
E.P.
72984

BANK CALUMET, National Association

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

ATTEST

Susan M. Pabon
Susan M. Pabon
Assistant 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 **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 6 day of July, 1999.

My Commission Expires:

My commission expires September 14, 2006

County of residence Lake

Lana S. Thompson
Notary Public Lana S. Thompson

This Instrument Prepared By:

Michael A. Lugar
Vice President
Mortgage Loans



Please return to:

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

