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STATE OF INDIANA
LAKE COUNTY
FILED

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RECORDED

LOAN MODIFICATION AGREEMENT

Mortgage Loan #16331

WHEREAS

BANK CALUMET, National Association

LOANED

Paul Stupeck and Clandelyn Stupeck

THE SUM of Thirty Five Thousand and 00/100 Dollars (\$35,000.00) as evidenced by a note and mortgage executed and delivered on December 16, 1996, which said mortgage being recorded on February 13, 1997, in Lake County, Indiana, as document number 97009318 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 \$34,921.49. The terms of this modification will be as follows:

1. The interest rate will remain fixed at 8.50%.
2. The maturity date will be extended one year, from March 16, 1999 to March 16, 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 March 16, 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 23 day of Aug., 1999.


Paul Stupeck



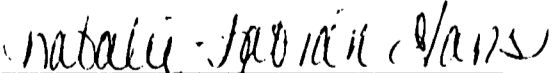

Clandelyn Stupeck

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Paul Stupeck and Clandelyn Stupeck, 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:

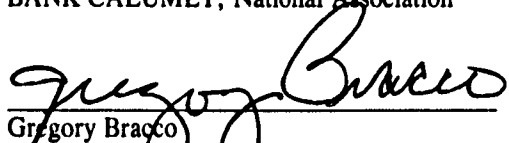
GIVEN under my hand and official seal this 23 day of August, 1999.

My commission expires NOV. 2, 2001 County of residence LAKE

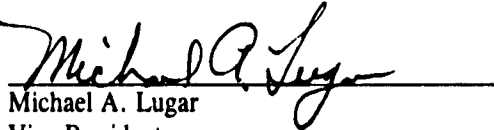

Notary Public

1600
073103

BANK CALUMET, National Association


Gregory Bracco
Senior Vice President
Mortgage Loan Department

ATTEST

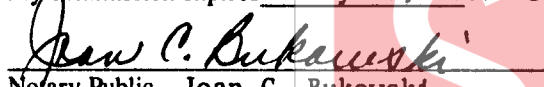

Michael A. Lugar
Vice President
Mortgage Loan Department

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared **Gregory Bracco, 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 23rd day of August, 1999.

My commission expires July 19, 2007 County of residence Lake


Notary Public **Joan C. Bukowski**

This Instrument Prepared By: **Gregory Bracco**
Vice President

Please return to: **Bank Calumet**
5231 Hohman Ave.
Hammond, IN 46320
Attention: Wanda

