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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

AFTER RECORDING MAIL TO: 99081427
BOX 67 (COOK CO. ONLY)
FIRST SAVINGS & LOAN
ASSOC. OF SOUTH HOLLAND
475 E. 162ND STREET
SOUTH HOLLAND IL 60473

99 OCT -4 AM 10: 29

MORRIS W. CARTER
RECORDER

LOAN NO: 75-010125-3
DATE: SEPTEMBER 3, 1999

Document is
LOAN
MODIFICATION AGREEMENT!
LINE OF CREDIT

This Document is the property of
the Recorder!

WHEREAS FIRST SAVINGS AND LOAN ASSOCIATION OF SOUTH HOLLAND
loaned **GLEN A. HUISENGA AND JANET K., HUSBAND AND WIFE**

the sum of **FI VE THOUSAND AND NO/100THS (Dollars) (\$5,000.00)** as evidenced by a note and mortgage
executed and delivered on, **JUNE 25, 1999** which mortgage is duly recorded as Document No. **99620112** in the public
records in the Jurisdiction where the mortgage property is located which note and mortgage are hereby incorporated
herein as a part of this instrument, and

WHEREAS, the undersigned, owner of said premises, has found it necessary and does hereby request
a modification of the terms of said loan for the following reasons.*

TO INCREASE MORTGAGE AMOUNT TO \$12,000.00

Property securing debt is described as follows:

LEGAL DESCRIPTION: LOT #16 IN WHITE OAK MANOR 1ST ADDITION TO THE TOWN OF ST. JOHN AS
SHOWN IN PLAT BOOK 80 PAGE 15, AND AS AMENDED BY PLAT OF CORRECTION APRIL 19, 1996 IN
PLAT BOOK 80 PAGE 49 IN LAKE COUNTY, INDIANA.

KEY NO. 52-89-16

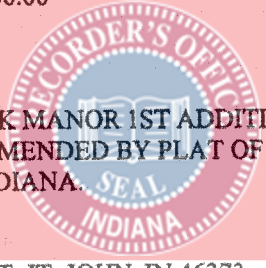
PROPERTY ADDRESS: 10667 MILLARD STREET, JT. JOHN, IN 46373

IT IS UNDERSTOOD AND AGREED by the parties that all other provisions of the Mortgage Document No
99620112 dated **JUNE 25, 1999** shall remain in full force and effect and without modification.

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no
misunderstanding of the matter:

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid balance of said indebtedness shall
not exceed **TWELVE THOUSAND AND NO/100THS (\$12,000.00)** all of which the undersigned promises to pay
with the minimum payment.

ON OR BEFORE each payment date, you agree to make a minimum payment. The minimum payment is the accrued
finance charges and credit insurance premiums (if any) on the last day of the billing cycle. Minimum payments are
due on the 1st of each month. The annual percentage rate is the highest base rate on corporate loans at large U.S.money



1300
E.P.
4907

center commercial banks that the WALL STREET JOURNAL publishes as the prime rate. the annual percentage rate may increase if this "base rate" increases.

Signed, sealed and delivered this 3rd DAY of SEPTEMBER, 1999.

FIRST SAVINGS & LOAN ASSOCIATION OF SOUTH HOLLAND

BY: [Signature] (SEAL) GLEN A. HUISENGA
PRESIDENT

ATTEST: [Signature] (SEAL) JANET K. HUISENGA
ASSISTANT SECRETARY

*NOTE: Strike out words "for the following reason:" if not applicable

CONSENT TO LOAN MODIFICATION

The undersigned endorser or endorsers, guarantor or guarantors, or other secondary obligor and obligors, including an original unreleased borrower or borrowers hereby consent to the foregoing loan modifications.



_____(SEAL)

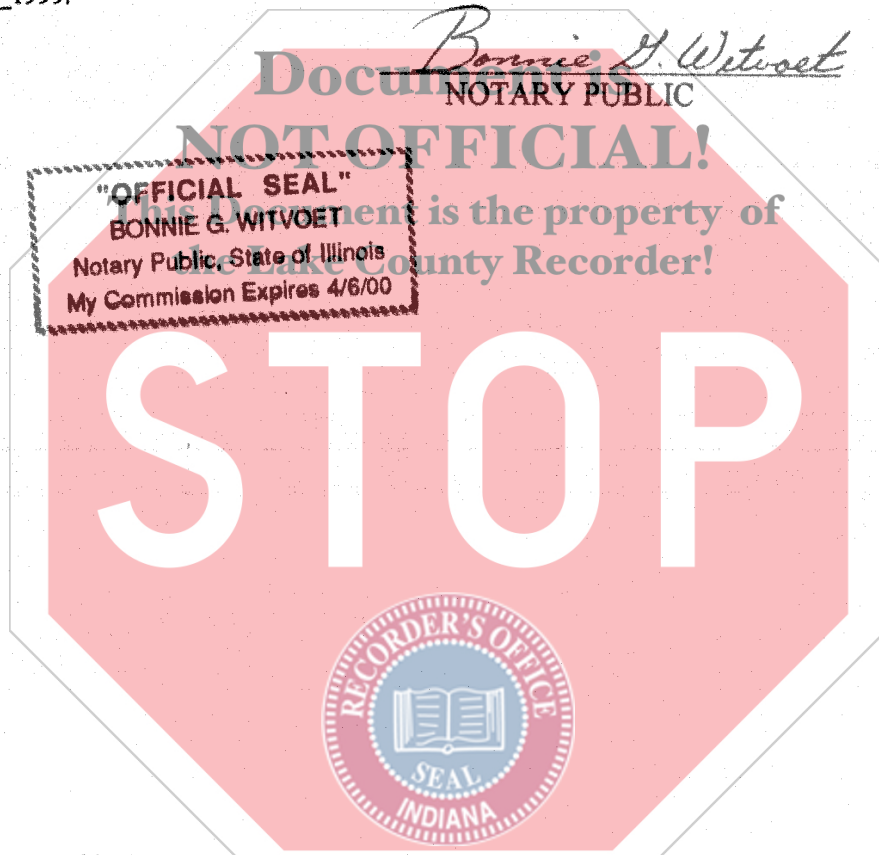
_____(SEAL)

(NOTE: The above loan modification agreement, when signed, would be good only as against the present obligor or obligors. If it is desired to hold an endorser, guarantor, or other secondary part, including an original unreleased borrower, the above consent should be executed.)

THIS INSTRUMENT WAS PREPARED BY: MARLENE DE YOUNG, FIRST SAVINGS AND LOAN ASSOCIATION OF SOUTH HOLLAND, 475 E. 162ND STREET, SOUTH HOLLAND IL 60473

STATE OF ILLINOIS
COUNTY OF COOK

I, the undersigned, a notary public in and for said county, in the state aforesaid, do hereby certify that DON A. DE GRAFF, personally known to me to the PRESIDENT of the FIRST SAVINGS AND LOAN ASSOCIATION OF SOUTH HOLLAND, a corporation, and MARLENE J. DE YOUNG personally known to me to the ASSISTANT SECRETARY of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that such PRESIDENT and ASSISTANT SECRETARY GIVEN UNDER MY HAND AND SEAL THIS 3rd DAY OF September 1999.



"OFFICIAL SEAL"
BONNIE G. WITVOET
Notary Public, State of Illinois
My Commission Expires 4/6/00

STATE OF ILLINOIS
COUNTY OF COOK

I, the undersigned, a notary public in and for said county, in the State aforesaid, DO HEREBY CERTIFY that GLEN A. HUISENGA AND JANET K. HUISENGA, HUSBAND AND WIFE now to me to the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that THEY signed, sealed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal, this 3rd day of September A.D. 1999

Bonnie G. Witvoet
NOTARY PUBLIC

My Commission Expires 4-6-00

"OFFICIAL SEAL"
BONNIE G. WITVOET
Notary Public, State of Illinois
My Commission Expires 4/6/00