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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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MORRIS W. CARTER  
RECORDER  
LOAN MODIFICATION AGREEMENT

Mortgage Loan #14561

WHEREAS BANK CALUMET, National Association,  
Formerly known as Calumet National Bank

LOANED Philip R. Sallie and Donna M. Sallie,  
Husband and Wife

THE SUM of Ninety Nine Thousand and 00/100 Dollars (\$99,000.00) as evidenced by a note and mortgage executed and delivered on March 17, 1994, which said mortgage being recorded on March 23, 1994, in Lake County, Indiana, as Document number 94021873 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 \$49,931.93. The terms of this modification will be as follows:

1. The interest rate will be fixed at 7.25%.
2. Beginning with the first installment due under this modification, October 1, 1999, this loan will utilize a 115 month amortization. The maturity date will be April 1, 2009.
3. Monthly principal and interest payments will be \$603.62. The total monthly payment, including escrows, will be \$765.04, beginning with the October 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 April 1, 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 20 day of September, 1999.

*Philip R. Sallie*  
Philip R. Sallie  
PHILIP R. SALLIE  
STATE OF INDIANA, COUNTY OF LAKE, ss:



*Donna M. Sallie*  
Donna M. Sallie  
DONNA M. SALLIE

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Philip R. Sallie and Donna M. Sallie, 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 20th day of September, 1999.

My commission expires 11/16/01 County of residence Lake

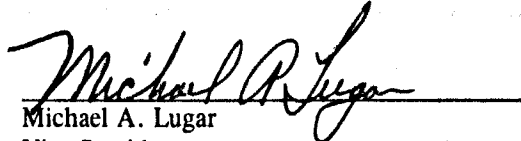
*John S. Olsen*  
Notary Public  
JOHN S. OLSEN  
NOTARY PUBLIC STATE OF INDIANA  
LAKE COUNTY  
MY COMMISSION EXP. NOV. 16, 2001

12-5-99  
073139

BANK CALUMET, National Association

  
Gregory Bracco  
Senior Vice President  
Mortgage Loan Department

ATTEST

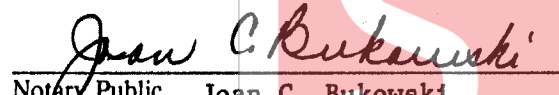
  
Michael A. Lugar  
Vice President  
Mortgage Loan Department

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 and 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 September, 1999.

My commission expires July 19, 2007 County of residence Lake

  
Notary Public Joan C. Bukowski

This Instrument Prepared By:

Gregory Bracco  
Senior Vice President  
Mortgage Loan Department

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

