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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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

MORRIS W. CARTER  
RECORDER

LOAN NO: 75-010125-3  
DATE: OCTOBER 1, 1999

Document is  
**NOT OFFICIAL!**  
LOAN  
MODIFICATION AGREEMENT  
LINE OF CREDIT  
This Document is the property of  
the Lake County Recorder!

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

the sum of FIVE 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 and modified  
September 3, 1999 and recorded as Document No. 99081427 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 \$33,000.00

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 THIRTY THREE THOUSAND AND NO/100THS (\$33,000.00) 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

14.00  
E.P.  
4909

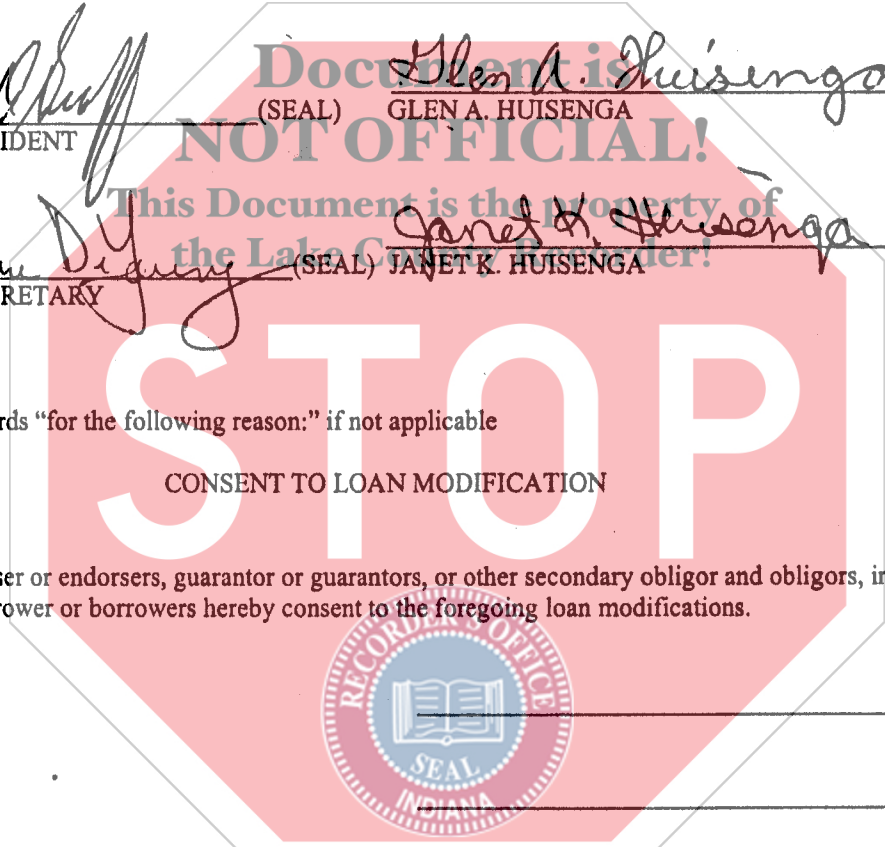
center commercial banks that the WALL STREET JOURNAL publishes as the prime rate. The annual percentage rate may increase if this "base rate" increases.

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

FIRST SAVINGS & LOAN ASSOCIATION  
OF SOUTH HOLLAND

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

ATTEST: *Marlene De Young* (SEAL) *Janet K. Huisenga*  
ASSISTANT SECRETARY JANET K. HUISENGA



\*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

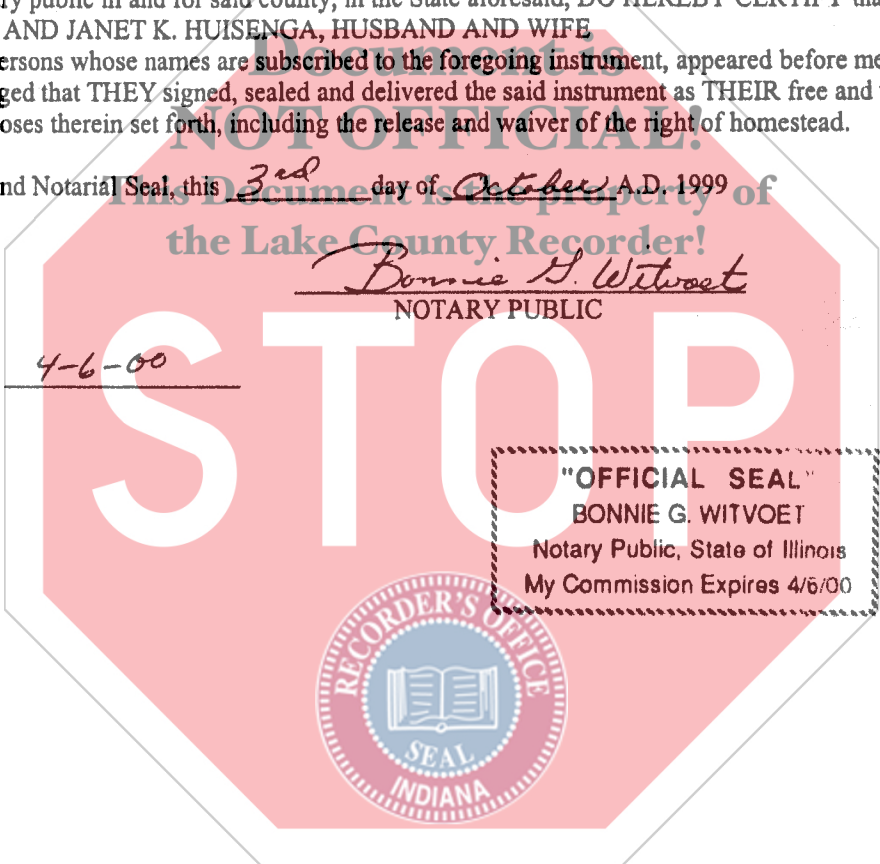
I, the undersigned, a notary public in and for said county, in the State aforesaid, DO HEREBY CERTIFY that GLEN A. HUISENGA AND JANET K. HUISENGA, HUSBAND AND WIFE, Now to me to the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged 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 October A.D. 1999

This Document is the property of the Lake County Recorder!

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

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 October 1999.

Bonnie G. Witvoet  
NOTARY PUBLIC

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