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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99 OCT 20 AM 9:17

MORRIS W. CARTER
RECORDER

LOAN MODIFICATION AGREEMENT

Mortgage Loan #17600

WHEREAS

BANK CALUMET, National Association

LOANED

**Ricky Houser and Sandra Houser,
Husband and Wife**

THE SUM of Forty Thousand and 00/100 Dollars (\$40,000.00) as evidenced by a note and mortgage executed and delivered on January 6, 1999, which said mortgage being recorded on January 19, 1999, in Lake County, Indiana, as Document number 99004063 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 \$39,215.27. The loan balance will be increased \$609.84 to pay the interest and escrow payments due for the September 1, 1999 and October 1, 1999 payments. The \$609.84 advance will be amortized over the remaining term of the loan. The terms of this modification will be as follows:

1. The interest rate will be fixed at 6.75%.
2. Beginning with the first installment due under this modification, November 1, 1999, this loan will utilize a 172 month amortization. The maturity date will be February 1, 2014.
3. Monthly principal and interest payments will be \$361.94. The total monthly payment, including escrows, will be \$446.27, beginning with the November 1, 1999 payment.

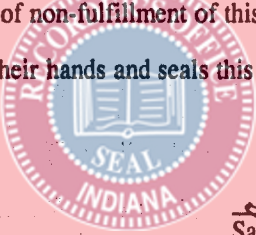
ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

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 February 1, 2014, 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 4 day of October, 1999.

Ricky Houser
Ricky Houser



Sandra Houser
Sandra Houser

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Ricky Houser and Sandra Houser**, 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 4 day of October, 1999.

My commission expires 9-15-01 County of residence LAKE

Jennifer R Sandoval
Notary Public


**JENNIFER R SANDOVAL
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. SEPT 15, 2001**

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073157

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 7TH day of OCTOBER, 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

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