

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MONICA W. CARTER
RECORDER

Chicago Title Insurance Company

LOAN MODIFICATION AGREEMENT

Mortgage Loan #16954

WHEREAS

BANK CALUMET, National Association

LOANED

**Wes Jenkins Builders, Inc.
an Indiana Corporation**

THE SUM of **One Hundred Thirty Thousand Dollars and 00/100 Dollars (\$130,000.00)** as evidenced by a note and mortgage executed and delivered on **March 20, 1998**, which said mortgage being recorded on **March 25, 1998**, in **Lake County, Indiana**, as document number **98020192** 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 \$130,000.00.~~ The terms of this modification will be as follows:


1. The interest rate will remain fixed at **7.75%**.
2. The maturity date will be extended six months, from **September 20, 1999** to **March 20, 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 20, 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 19th day of October, 1999.



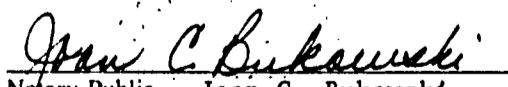
Wesley N. Jenkins, Sr., President
Wes Jenkins Builders, Inc.

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Wesley N. Jenkins, Sr.** 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 19th day of October, 1999.

My commission expires July 19, 2007 County of residence Lake



Notary Public **Joan C. Bukowski**

CTIC Has made an accomodation recording of the instrument. We Have made no examination of the instrument or the land affected.

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bn
ck

BANK CALUMET, National Association

Gregory Bracco
Gregory Bracco
Senior Vice President
Mortgage Loan Department

ATTEST

Michael A. Lugar
Michael A. Lugar
Vice President
Mortgage Loan Department

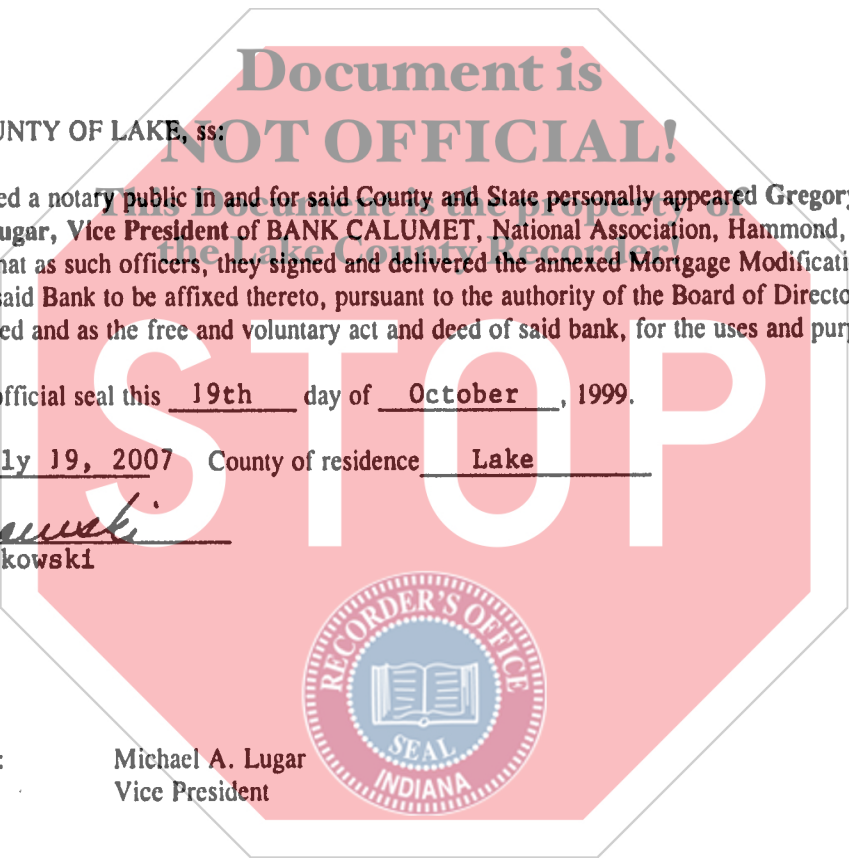
STATE OF INDIANA, COUNTY OF LAKE, ss:

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 19th day of October, 1999.

My commission expires July 19, 2007 County of residence Lake

Joan C. Bukowski
Notary Public Joan C. Bukowski



This Instrument Prepared By:

Michael A. Lugar
Vice President

Please return to: Bank Calumet
10322 Indianapolis
Highland, Indiana 46322
Attention: Michael Lugar