

STATE OF INDIANA  
RETURN TO BANK CALUMET  
FILED INSTALLMENT LOAN DEPT.  
5231 HOHMAN AVENUE  
HAMMOND, INDIANA 46320  
99 OCT 25 AM 8:43

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**MORTGAGE LOAN EXTENSION AGREEMENT**  
**(FOR HOME EQUITY LINE OF CREDIT)**

THIS AGREEMENT is entered into by and between BANK CALUMET, 5231 Hohman Avenue, Hammond, Indiana (the "Bank"), and Bruce R. Smith and Judy M. Smith (the "Borrower").

WHEREAS, Borrower is indebted to Bank on a loan (the "Loan") as evidenced by:

- a. A Bank Calumet Home Equity Line of Credit Agreement and Disclosure, dated the 15th day of December, 1993 (the "Loan Agreement"); and
- b. a Home Equity Line of Credit Promissory Note dated the same as the Loan Agreement in a stated principal amount of \$20,000.00 (the "Note"); and
- c. a Home Equity Real Estate Mortgage dated the same as the Loan Agreement and recorded in the Lake County Recorder's Office on the 27th day of December 1993, as Document No. 93087523 (the "Mortgage"), which Mortgage is a lien and encumbrance on the real estate described therein (the "Real Estate");

which Loan Agreement, Note and Mortgage are hereinafter referred to collectively as the "Loan Documents"; and

WHEREAS, Bank is the owner and holder of the Note and Mortgage; and

WHEREAS, Bank and Borrower have agreed to extend the date of maturity of the Loan and to modify and amend the Loan Documents accordingly in the manner agreed to herein.

For mutual consideration, the receipt of which is hereby acknowledged, the Borrower and Bank hereby agree as follows:

1. **NEW MATURITY DATE.** The first paragraph of the Note is agreed to be amended and restated as follows:

"FOR VALUE RECEIVED, the undersigned jointly and severally promise to pay to the order of BANK CALUMET, in lawful money of the United States of America, at its office in Hammond, Indiana, the principal sum of Twenty Thousand and 00/00----- Dollars (\$20,000.00), or such lesser amount which is owed from time to time, with interest, in accordance with the provisions of that certain Bank Calumet Home Equity Line of Credit Loan Agreement and Disclosure, of even date herewith (hereinafter called the "Agreement"), which amounts shall mature and be due and payable in full on the tenth (10) anniversary of the date of this Agreement as set forth below."

Section 10 of the Loan Agreement is agreed to be amended and restated as follows:

17.00  
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