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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 #17794

WHEREAS

**BANK CALUMET, National Association,
formerly known as Calumet National Bank**

LOANED

Great Lakes Property Services, LTD

THE SUM of Ninety Thousand and 00/100 Dollars (\$90,000.00) as evidenced by a note and mortgage executed and delivered on July 20, 1999, which said mortgage being recorded on August 4, 1999, in Lake County, Indiana, as Document Number 99065102 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 \$76,455.83. The terms of this modification will be as follows:

1. The interest rate will be fixed at 7.00%. A new note and mortgage in the amount of \$22,000.00 was executed.
2. All other terms will remain the same.

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 July 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 29th day of October, 1999.

Kathy Koester, President
Great Lakes Property Services, LTD
Kathy Koester, President

James F. Koester, Vice President
Great Lakes Property Services, LTD
James F. Koester, Vice President

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Kathy Koester and James F. Koester**, 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 29th day of October, 1999.

My commission expires 2/15/07 County of residence Lake

Kim A. Diaz
Notary Public
Kim A. Diaz

F28750A

HOLD FOR FIRST AMERICAN TITLE

12.00
e.p.
FA

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BANK CALUMET, National Association,
formerly known as Calumet National Bank

Katherine E. Adams

Katherine E. Adams
Mortgage Loan Officer
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 **Katherine E. Adams, Mortgage Loan Officer and Michael A. Lugar, Vice President** of BANK CALUMET, National Association, formerly known as Calumet National Bank, 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 29TH 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:

Katherine E. Adams
Mortgage Loan Officer
Mortgage Loans



Please return to: Bank Calumet
10322 Indianapolis Blvd.
Highland, IN 46322
Attention: Lana