

MORTGAGE MODIFICATION AND CHANGE OF TERMS

Agreement made this 12th day of November 1999 by and between Leonard H. and Alma M. Meyer (Mortgagee) and Donald J. and Linda J. Drasich (Mortgagor).

RECITALS

- 1. That the Mortgagor has executed and delivered to Mortgagee a real estate mortgage dated June 27, 1990 and recorded in the office of the Recorder in Lake County, Indiana as Document Number 108880.
2. That the original principal balance of said mortgage was Thirty-Five Thousand dollars (\$35,000.).
3. That the monthly payment was to be a minimum of Two-Hundred Thirty Two dollars and Eighty-Six cents (\$232.86) with an annual interest rate of seven percent (7%) on the remaining balance.
4. That payment of the remaining balance (balloon payment) was extended from June 27th, 1995 to June 27, 2000 by written agreement between the parties and recorded as Document Number 94042482 in the office of the Recorder in Lake County, Indiana.
5. That, assuming Mortgagor makes monthly payments as agreed (\$232.86), the remaining balance as of June 27th, 2000 will be Thirty Thousand, Thirty-Four dollars and Thirty-Three cents (\$30,034.33).

This Document is the property of COVENANTS / NEW TERMS

- 1. That at the payment due on July 1, 2000, Mortgagor shall pay an amount necessary to reduce the then remaining balance to Thirty Thousand dollars (\$30,000). This amount is estimated to be Thirty Four dollars and Thirty-Three cents (\$34.33).
2. That beginning July 1, 2000, a new minimum payment in the amount of Three Hundred Thirty-Three dollars and Six cents (\$333.06) at an annual interest rate of six percent (6%) of the remaining balance shall be paid monthly to Mortgagee until the remaining balance is reduced to Zero dollars (\$0.00).
3. That Mortgagor may at any time pay the remaining balance or any portion thereof without penalty.

Property address: 6717 Hendricks St., Merrillville, IN 46410

P.O Box 769 CROWN POINT, IN 46308

Signatures of Donald J. Drasich, Leonard H. Meyer, Linda J. Drasich, and Alma M. Meyer.

STATE OF INDIANA) COUNTY OF LAKE ) SS:

On this 12th day of November 19 99, before me, the undersigned, a Notary Public in Lake County, IN, appeared those persons whose signatures appear above and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

My commission expires March 2, 2008

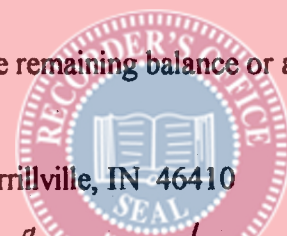
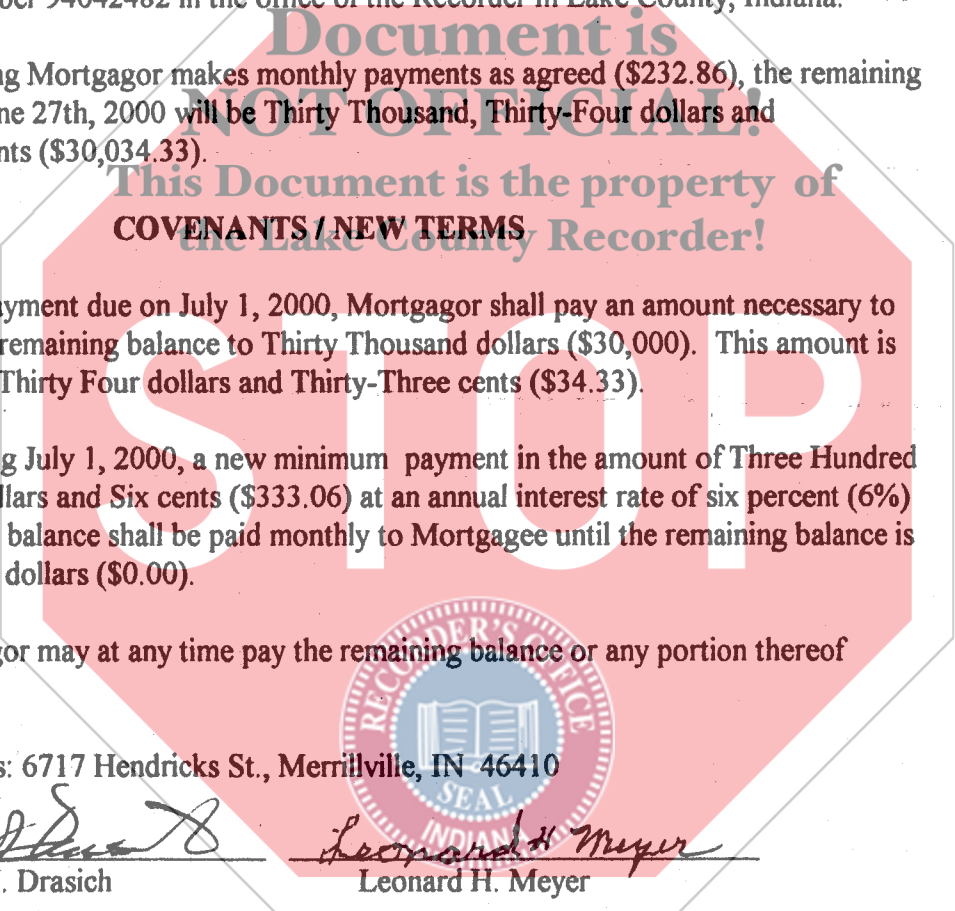
Signature of Geraldine B. Yagevski, Notary Public.

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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

MOBERG W. CARTER RECORDER



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