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MORRIS W. CARTER  
RECORDER

Chicago Title Insurance Company

69067

LOAN MODIFICATION AGREEMENT

Mortgage Loan #17632

WHEREAS

BANK CALUMET, National Association

LOANED

Todd W. Hummel and Mary Ann B. Hummel  
Husband and Wife

THE SUM of Fifteen Thousand and 00/100 Dollars (\$15,000.00) as evidenced by a note and mortgage executed and delivered on December 2, 1998, which said mortgage being recorded on December 10, 1998, in Lake County, Indiana, as document number 98098668 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 \$15,000.00. The terms of this modification will be as follows:

1. The interest rate will remain fixed at 8.00%.
2. The maturity date will be extended from December 2, 1999 to December 2, 2000.
3. Interest payments will continue to be due quarterly.

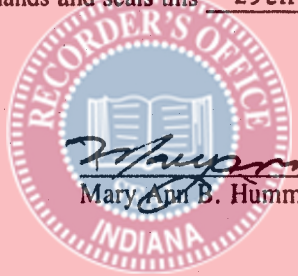
ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

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 December 2, 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 December, 1999.

Todd W. Hummel  
Todd W. Hummel



Mary Ann B. Hummel  
Mary Ann B. Hummel

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Todd W. Hummel and Mary Ann B. Hummel**, 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 December, 1999.

My commission expires July 19, 2007 County of residence Lake

Joan C. Bukowski  
Notary Public Joan C. Bukowski

OTIO Has made an accommodation recording of the instrument. We Have made no examination of the instrument or the land affected.

Handwritten notes: AZ, 12-98, CB, 23547

BANK CALUMET, National Association

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

ATTEST

Katherine E. Adams  
Katherine E. Adams  
Mortgage Loan Officer  
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 **Michael A. Lugar, Vice President and Katherine E. Adams, Mortgage Loan Officer** 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 29TH day of DECEMBER, 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 Blvd.  
Highland, Indiana 46322  
Attention: Michael Lugar

