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MORRIS W. CARTER
RECORDER

LOAN MODIFICATION AGREEMENT

Mortgage Loan #14005

WHEREAS

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

LOANED

**Ramesh P. Kanuru and Durga Kanuru a/k/a Durgarani Kanuru,
Husband and Wife**

THE SUM of **Four Hundred Thousand Dollars and 00/100 (\$400,000.00)** as evidenced by a note and mortgage executed and delivered on **June 16, 1993**, which said mortgage being recorded on **June 23, 1993**, in Lake County, Indiana, as Document number **93040525** 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 **\$312,726.98**. The terms of this modification will be as follows:

1. The interest rate will be fixed at **7.75%**.
2. Beginning with the first installment due under this Modification, **January 7, 2000**, this loan will utilize **24** payments. The new maturity date will be **January 1, 2002**.
3. Monthly principal and interest payments will be **\$574.16**, beginning with the **February 1, 2000** payment.

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 **January 1, 2002**, 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 **7th** day of **January, 2000**.

Ramesh P. Kanuru

Ramesh P. Kanuru

Durga Kanuru
Durga Kanuru a/k/a Durgarani Kanuru

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Ramesh P. Kanuru and Durga Kanuru**, 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 **7th** day of **January, 2000**.

My commission expires **September 14, 2006** County of residence Lake

Lana S. Thompson
Notary Public Lana S. Thompson

*Bank Calumet
10322 Indianapolis Blvd.
Highland, IN 46322*

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cc 073554
12.00*

BANK CALUMET, National Association

Gregory Bracco
Gregory Bracco
Senior Vice President
Mortgage Loan Department

ATTEST

Katherine E. Adams
Katherine E. Adams
Mortgage Loan Officer
Mortgage Loan Department

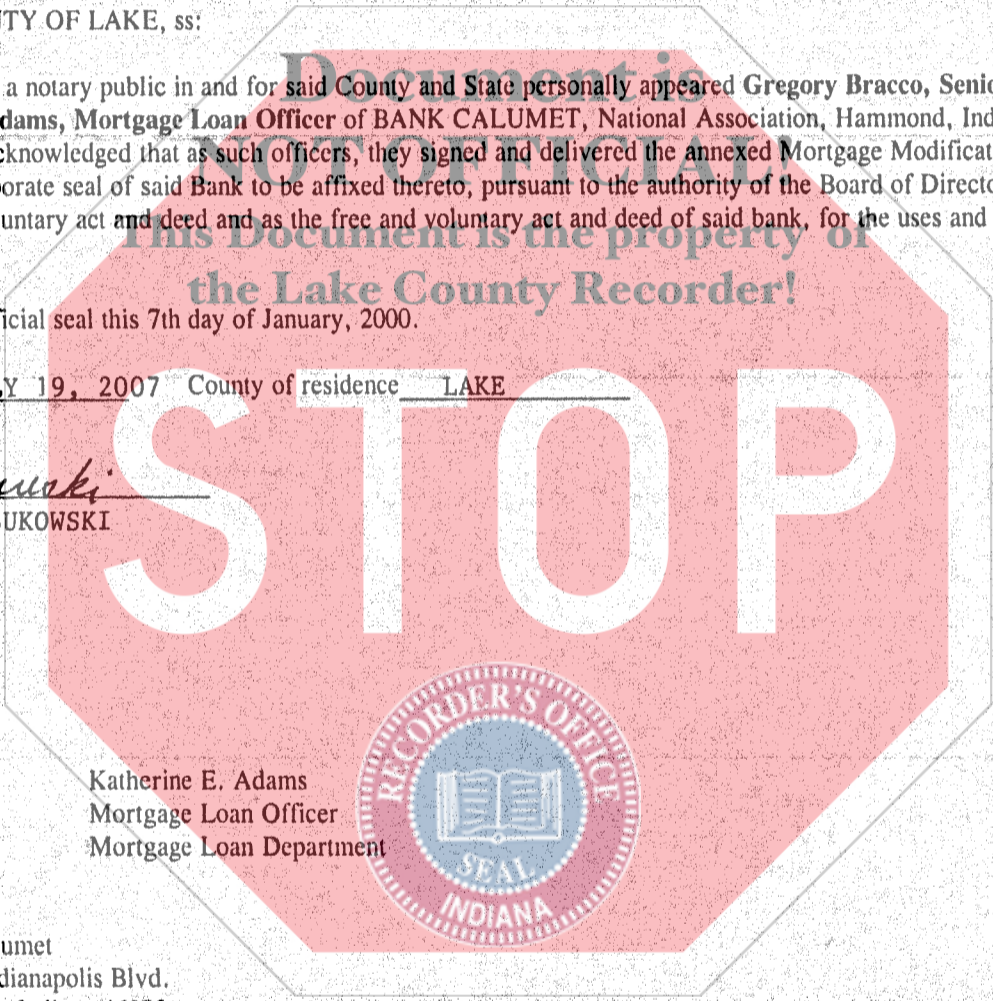
STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared **Gregory Bracco, Senior 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 7th day of January, 2000.

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 Loan Department

Please return to: Bank Calumet
10322 Indianapolis Blvd.
Highland, Indiana 46322
Attention: Katherine