

STATE OF INDIANA
LAKE COUNTY
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RBMG Loan No. 406788

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), effective the first day of January, 2000, between **MICHAEL A. MAXCY AND TERESA L. MAXCY** (collectively "Borrower") and **RBMG, INC.** ("Lender"), amends and supplements (1) the Note (the "Note") made by the Borrower, dated November 20, 1996, in the original principal sum of \$58,947.00, and (2) the Mortgage (the "Mortgage") recorded December 6, 1996 as **Instrument No. 96-080082** in the office of the Recorder of Lake County, Indiana. The Borrower acknowledges that said Note and Mortgage have been assigned to Lender. The Mortgage, which was entered into as security for the performance of the Note, encumbers the real property described in the Mortgage (the "Real Estate"), located at 7925 Birch Drive, Hammond, Indiana, the Real Estate being described as follows:

Lot 62, Beverly 5th Addition, as shown in Plat Book 29, Page 8, in Lake County, Indiana

The Borrower has requested that the Lender modify the terms of the Note and Mortgage, and the Lender has agreed pursuant to the Terms and conditions herein. In consideration of the agreements herein, and other good and valuable consideration the Borrower and Lender hereby agree to modify the terms of the Note and Mortgage as follows (notwithstanding anything to the contrary contained in the Note or Mortgage):

1. The Borrower represents that the Borrower is the occupant of the Real Estate.
2. The Borrower acknowledges that the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Mortgage, and that such costs and expenses, together with unpaid accrued interest, in the total amount of \$5,234.26 have been added to the indebtedness under the terms of the Note and Mortgage, and that as of January 1, 2000, the amount, including such amounts which have been added to the indebtedness (if any) payable under the Note and Mortgage (the "Unpaid Principal Balance") is \$62,826.95.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 7.5%, beginning January 1, 2000. The Borrower promises to make monthly payments of principal and interest of \$439.30, beginning the first day of February, 2000, and continuing thereafter on the same day of each succeeding month until the principal and interest are paid in full. If on January 1, 2030 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and Mortgage, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments to RBMG, INC., 7909 Parklane Road, Suite 150, Columbia, South Carolina, 29223 or at such other place as the Lender may require.

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E.P.
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4. Except as otherwise modified herein, the Borrower will comply with all other covenants, agreements and requirements of the Note and Mortgage, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Mortgage.

5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Mortgage. Except as otherwise specifically provided in this Modification, the Note and Mortgage will remain unchanged and in full effect and the Borrower and Lender will be bound by and comply with all of the terms and provisions thereof, as amended by this Modification.

2/25/00
Dated

25 February 2000
Dated

Michael A. Maxcy
NOT OFFICIAL!
MICHAEL A. MAXCY
Teresa L. Maxcy
TERESA L. MAXCY
This Document is the property of the Recorder's Office

3-1-00
Dated

RBMG, INC.
[Signature]
Name & Title: Richard T. Martin Vice President

STATE OF INDIANA)
)
COUNTY OF MARION)

SS:

Before me, a Notary Public, in and for said County and State, personally appeared Michael A. Maxcy and Teresa L. Maxcy, who acknowledged the execution of the foregoing Loan Modification Agreement and who first being duly sworn, stated that the facts contained therein are true.

Witness my hand and seal this 25th day of Feb., 2000.

My Commission Expires:
Aug. 29, 2007

Patricia E. Taylor
Notary Public
PATRICIA E. TAYLOR
Printed Name



My County of Residence is:
Putnam

STATE OF SOUTH CAROLINA)
) SS:
COUNTY OF RICHLAND)

Before me, a Notary Public, in and for said County and State, personally appeared Richard T. Martin the Vice President of RBMG, Inc., who acknowledged the execution of the foregoing Loan Modification Agreement as said representative of RBMG, Inc., and who first being duly sworn, stated that the facts contained therein are true.

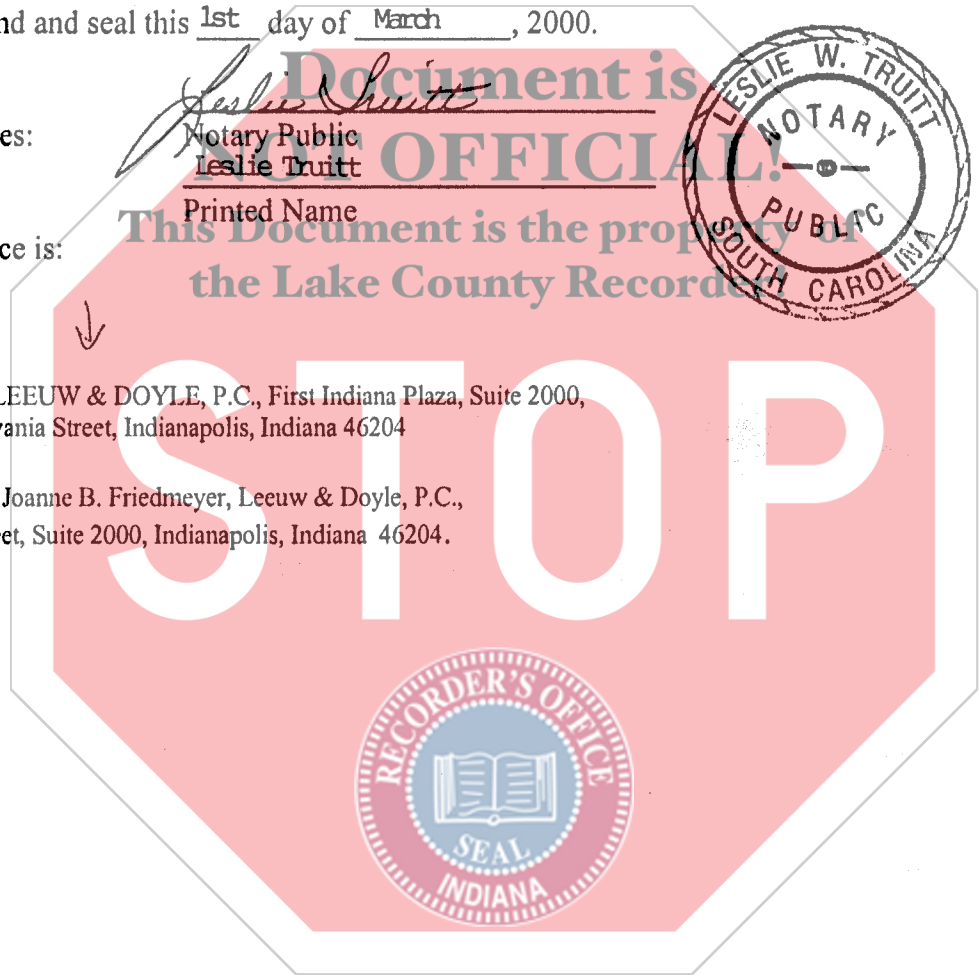
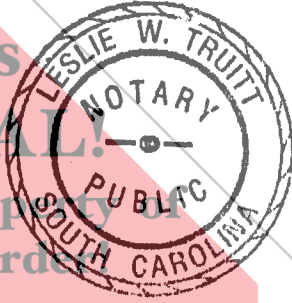
Witness my hand and seal this 1st day of March, 2000.

My Commission Expires:
8-5-2008

Leslie W. Truitt
Notary Public
Leslie Truitt

Printed Name

My County of Residence is:
Lexington



Return to: Craig D. Doyle LEEUW & DOYLE, P.C., First Indiana Plaza, Suite 2000,
135 N. Pennsylvania Street, Indianapolis, Indiana 46204

This instrument prepared by Joanne B. Friedmeyer, Leeuw & Doyle, P.C.,
135 North Pennsylvania Street, Suite 2000, Indianapolis, Indiana 46204.