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NOTARY PUBLIC
STATE OF INDIANA

LOAN MODIFICATION AGREEMENT

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WHEREAS, CITIZENS FINANCIAL SERVICES, FSB, Hammond, Indiana (Lender) loaned *Brian C. Hundt* (Borrower), the sum of *One Hundred Twenty Five Thousand Five Hundred Dollars and 00/100 (\$125,500.00)* as evidenced by a Note and Mortgage (Security Instrument) supplemented by a Rider to Delete and Substitute Security Instrument Covenants and an Adjustable Rate Rider, each executed and delivered on September 30, 1999*, which Security Instrument and Riders were duly recorded in the public records in the Jurisdiction where the mortgaged property is located, which Note, Security Instruments and Riders are hereby incorporated herein as part of this Loan Modification Agreement, and
***as Document No. 99082126**

WHEREAS, Lender and the undersigned, owner of said premises, has found it necessary and do hereby request a modification of the terms of said loan for the following reason:

To change the maturity date on the Federal Truth-in-Lending Disclosure Statement, Mortgage, Adjustable Rate Rider, and Adjustable Rate Note from September 9, 2029 to September 1, 2029;

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

***as Document No. 99082126**
THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid balance of said indebtedness as of 9/30/99 ~~is~~ *One Hundred Twenty Five Thousand Five Hundred Dollars and 00/100 (\$125,500.00)* all of which the undersigned promises to pay with interest at the *initial rate of 7.375%* per year, and that the same shall be payable in consecutive monthly principal and interest installments of *One Thousand One Hundred Eleven Dollars and Nine Cents (\$1,111.09)** and that in all other respects said Note and Security Instrument shall remain in full force and effect.

IN WITNESS WHEREOF, The Lender, and Borrower have executed this Agreement on this 1st day of March, 2000.

CITIZENS FINANCIAL SERVICES, FSB

BY: Linda S. Monge
Linda S. Monge, Vice President

Brian C. Hundt
Brian C. Hundt (Borrower)

ATTEST: Richard A. Cole
Richard A. Cole, Asst. Vice President

(Borrower)

* Please refer to Adjustable Rate Note dated September 30, 1999 for interest changes and principal and interest payment changes.

STATE OF INDIANA)
SS:)
COUNTY OF)

On this 1st day of March, 2000, before me, the undersigned, a Notary Public in and for said County, personally appeared Brian C. Hundt, and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

County of Residence: Lake
My Commission Expires: 8/6/07

Aimee J. Koerner
Aimee J. Koerner Notary Public

This instrument prepared by: Peter A. Ruhl, Senior Vice President
Citizens Financial Services, FSB
5311 Hohman Avenue, Hammond, IN 46320

Return

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E.P.
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TICOR TITLE INSURANCE
Crown Point, Indiana

