

DMR Loan No. 3500401492 **2000 020874**
Agency Case No. 151-5818596

2000 MAR 28 AM 9:05

NOTARY PUBLIC
RECORD

NOTE AND MORTGAGE MODIFICATION AGREEMENT

This Modification is made this 3rd day of September, 1999 and is incorporated into and shall be deemed to amend and supplement the Note and Mortgage ("Security Instrument") dated the 13th day of August, 1999 by Gerald S. Turner (the "Borrower") to evidence Borrower's indebtedness to DMR Financial Services, Inc. ("Lender"), which evidence is secured by a certain Mortgage (the "Security Instrument"), and covering the property described in the Security Instrument and located at: 461 South Main Street, Crown Point, IN 46307. Said Mortgage re-recorded on February 23, 2000 as Doc. No. 2000 012183 in the offices of the Recorder of Lake County, Indiana. Key No. 9-352-30 Unit No. 23

Notwithstanding anything to the contrary set forth in the Note and Mortgage, Borrowers hereby agree to the following AMENDMENT:

" INTEREST RATE AND MONTHLY PAYMENT CHANGES "

"(A) Change Dates"

"The interest rate may change on the first day of January, 2001, and on that day of each succeeding year."

All of the remaining provisions of said Note and Mortgage not specifically changed or modified herein, are to remain in full force and effect.

BY SIGNING BELOW, Borrowers accept and agree to the terms and covenants contained in this Modification.



Gerald S. Turner
Gerald S. Turner

Accepted and Agreed
DMR FINANCIAL SERVICES, INC.

By: Lisa L. Mahony
LISA L. MAHONY

Its: _____
ASST. SECRETARY

In Presence of:

Gloria L. Simon
Gloria L. Simon
Misty L. Whitney
Misty L. Whitney

STATE OF Michigan
COUNTY OF Oakland

The foregoing Note and Mortgage Modification Agreement was acknowledged before me this 3rd day of Sept., 1999 by Lisa L. Mahony, who being by me duly sworn did say that he is the Asst. Sec. of DMR Financial Services, Inc. and said Agreement was signed and sealed on behalf of said corporation.

Prepared by: Lisa Mahony
When recorded return to:
DMR FINANCIAL SERVICES INC.
Attn: Lisa L. Mahony
33045 Hamilton Court West, Suite 100
Farmington Hills, MI 48334

Misty L. Whitney
_____, Notary Public
_____, County, _____
My Commission Expires: _____

DMR 121 (03/98)

B DMR Financial Services
P.O. Box 2058
Farmington Hills MI 48333-9929

MISTY L. WHITNEY
Notary Public, Wayne County, MI
Acting in Oakland County, MI
My Commission Expires 01-01-2001

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