STATE OF INDIANA
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DMR Loan No. 350040149**2**000 02087L; Agency Case No. 151-5818596

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## NOTE AND MORTGAGE MODIFICATION AGREEMENT

This Modification is made this <u>3rd</u> day of <u>September</u>, 1999 and is incorporated into and shall be deemed to amend and supplement the Note and Mortgage ("Security Instrument") dated the <u>13th</u> day of <u>August</u>, 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 sal forth in the Note and Mortgage, Borrowers hereby agree to the Following AMENDMENT:  "INTEREST RATE AND MONTHLY PAYMENT CHANGES"  "IA) Change Dates"  "The Interest rate may change on the first day of January, 2001, and on that day of each succeeding year."  DOCUMENT IS  All of the remaining provisions of said Note and Mortgage hat specifically changes or modified herein, are to remain in full force and effect.  This Document is the property of  BY SIGNING BELOW, Borrowers accept and agree to the terms and coverants contained in this Modification.  Goral S. Turner  LISA L. MAHONY  Its:  MISTLY Whitney  STATE OF  J MICHAELE  ASST. SECRETARY  STATE OF  J MICHAELE  AND JOHN Financial Services, inc. and said Agreement was signed and seeled on behalf of said peoperation.  The foregoing Note and Mortgage Modification Agreement was exhaustedged before me this  J May of Services. Inc. and said Agreement was signed and seeled on behalf of said peoperation.  Notary Public Don't Financial Services inc.  AMEDIA ACCOUNTY OF PRINCIPAL SERVICES INC.  AMEDIA ACCOUNTY SAID SERVICES INC.  My Commission Expires:  My Commission Expires 9/-9/-2019	2000 as Doc. No. 2000 012183 in the offices of the Recorder of Lake County, Indiana. Key No. 9-352-30 Unit No. 23	
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Cloria L. Simon  Gloria L. Simon  Misty L. Whitney  ASST. SECRETARY  STATE OF  COUNTY OF  The foregoing Note and Mortgage Modification Agreement was acknowledged before me this  day of Sept., 1999 by Lisa C. Malany, who being by me duly sworn did say that he is the first, Sec. of  DMR Financial Services, Inc. and said Agreement was skened 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  DMR 121 (03/98)  B DAR Financial Services  MISTY L. WHITNEY  Notary Public, Wayne County, MI  Acting in Ookland County, MI  My Commission Expires 01-01-2001		
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The foregoing Note and Mortgage Modification Agreement was acknowledged before me this day of Sort., 1999 by Li3a C. M. Jung, who being by me duly sworn did say that he is the AST. 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  DMR 121 (03/98)  B DAR Financial SLRVICES  MISTY L. WHITNEY Notary Public, Wayne County, MI Acting in Oakland County, MI My Commission Expires 01-01-2001		
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