

3

2000-022151

AGREEMENT

IN CONSIDERATION of a loan granted to the undersigned by CitiFinancial dated 03/28/2000, the undersigned agree not to make any claim for any future advances under and pursuant to the terms of the Future Advance Clause of the 2nd mortgage encumbering the real property owned by the undersigned and more formally described in Exhibit A attached hereto and made part hereof, said mortgage being from Darlene A. Stelk to Beneficial Ind. Inc. dated 04/22/99 and recorded 04/29/99 in Official Record Book 99, Page 036296 of the Public Records of Lake County, Indiana and we, undersigned, hereby specifically waive any right to secure funds pursuant to such future advance clause for so long a period of time and the CitiFinancial and/or assignee(s) shall retain any interest in the mortgage bearing this date executed by the undersigned to the said CitiFinancial.

This Agreement also provides that the acceptance of a future advance under the 2nd mortgage will constitute a default under the second mortgage and that the 2nd mortgagee on such default, is entitled to all of the rights and remedies available to him in the event of a default as set forth in said mortgage.

Dated this 03/28/2000

WITNESS

[Signature]
(Witness's Signature)

[Signature]
(Customer's Signature)

[Signature]
(Witness's Signature)

[Signature]
(Customer's Signature)

STATE OF Indiana
COUNTY OF Lake



I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared Darlene A. Stelk, to me known to be the persons described herein and who executed the foregoing instrument and acknowledged before me that they executed the same.

WITNESS my hand and official seal in the County and State last aforesaid this 03/28/2000.

My Commission Expires: 3-31-2001

→ CitiFinancial
PO. Box 9219
Highland, IN 46322

[Signature]
Notary Public

KIMBERLY A MEAKISZ RES OF LAKE COUNTY

14.00
1500 EP
15
+ 142 766 30803

NOTICE OF ENCUMBRANCE OF REAL PROPERTY

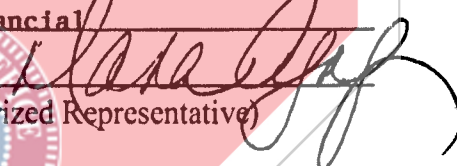
TO: Beneficial Ind. Inc

YOU ARE HEREBY NOTIFIED, as holder of the 2nd mortgage dated the 22nd day of ~~April~~, 1999, encumbering the real property described in Exhibit A, attached hereto and made a part hereof, which said mortgage was recorded on 04/29/1999 in Official Records Book 99, Page 36296 of the Public Records of Lake County, Indiana, that CitiFinancial has received a 3RD mortgage dated the 28th day of March, 2000, encumbering the subject real property and has recorded same in the Public Record of Lake County, IN. Your estoppel information dated the 18th day of March, 2000, certifies the principal balance of said date to be in the sum \$ 12,834.47.

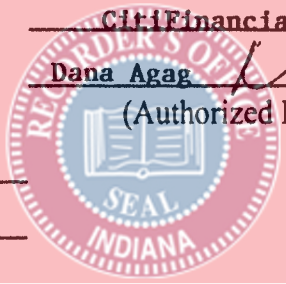
This Document is the property of the Lake County Recorder

This Notice is served upon you, together with a copy of the mortgagor's specific waiver and agreement not to exercise any provisions in the Future Advance portion of your aforescribed 2nd mortgage, in order to affirmatively advise you of the claim of priority which CitiFinancial of Lake county makes with regard to any Future Advances hereafter made by Darlene Stelk under and pursuant to the terms of the 2nd mortgage hereinabove referred to.

PLEASE GOVERN YOURSELF ACCORDINGLY.

BY: CitiFinancial
Dana Agag 
(Authorized Representative)

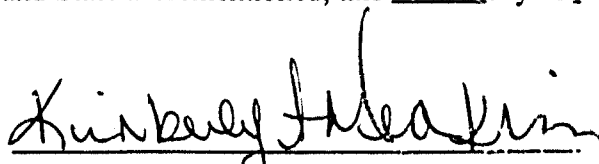
STATE OF Indiana
COUNTY OF Lake



I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared Dana Agag of CitiFinancial and she/he executed the above document freely and voluntarily under authority duly vested in such office by CitiFinancial.

WITNESS my hand and official seal in the County and State aforementioned, this 28th day of March, 2000.

My Commission Expires: 03/31/2001


Notary Public Kimberly A Meakis

Lake County Residence

2

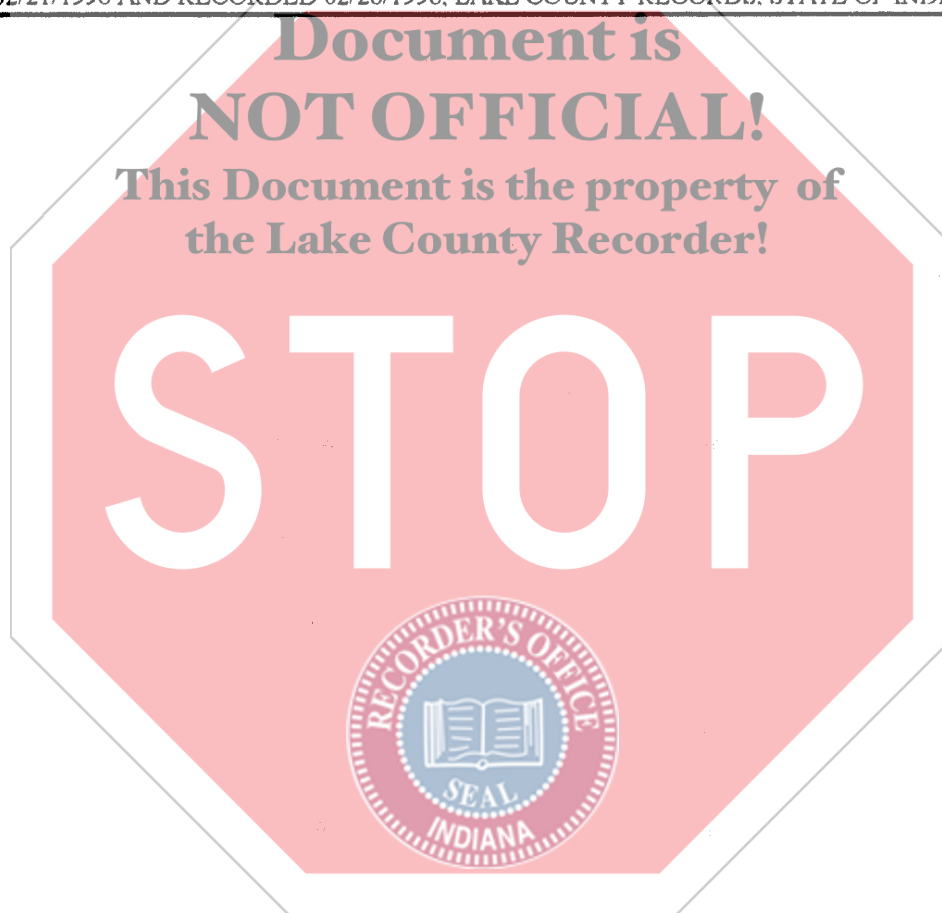
Customer Name: DARLENE STELK
Application #: 24549
Order #: 1193447

Page 3 of 3

Exhibit A (Legal Description)

THE NORTH HALF OF THE EAST HALF OF THE NORTH 65.37 FEET OF THE SOUTH 719.12 FEET OF THE WEST HALF OF THE EAST HALF OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, IN THE CITY OF HAMMOND, LAKE COUNTY, INDIANA.

BY FEE SIMPLE DEED FROM LAKE COUNTY TRUST CO. AS TRUSTEE #4466, AS SET FORTH IN DEED DOCUMENT# 96012224, DATED 02/21/1996 AND RECORDED 02/26/1996, LAKE COUNTY RECORDS, STATE OF INDIANA.



3