

Chicago Title Insurance Company

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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2000 MAY 17 AM 9:56

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MORRIS W. CARTER
RECORDER

LOAN MODIFICATION AGREEMENT

Mortgage Loan #17400

WHEREAS

BANK CALUMET, National Association

LOANED

DON WILLIAM BOYD AND LINDA MAE BOYD, HUSBAND AND WIFE AND TRINA STATON, ASJOINT TENANTS WITH RIGHTS OF SURVIVORSHIP AS IT APPLIES TO PARCEL I

AND

DON W. BOYD AND LINDA M. BOYD, HUSBAND AND WIFE, AS IT APPLIES TO PARCEL II

THE SUM of **THIRTY FIVE THOUSAND DOLLARS and 00/100 Dollars (\$35,000.00)** as evidenced by a note and mortgage executed and delivered on **SEPTEMBER 22, 1998**, which said mortgage being recorded on **OCTOBER 13, 1998**, in Lake County, Indiana, as document number **98080603** and,

WHEREAS it is hereby agreed that for and in consideration of **Ten and 00/100 Dollars (\$10.00)** and other valuable considerations to the lender, the subject mortgage will be modified. The current principal balance is **\$35,000.00**. The terms of this modification will be as follows:

1. The interest rate will be increased to **7.75% effective March 22, 2000**
2. The maturity date will be extended from **March 22, 2000 to March 22, 2001**.
3. Interest payments will continue to be due **quarterly**.

ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

WHEN THE FULL AMOUNT of principal owing together with interest as above provided, shall have been paid in full, the mortgage lien shall be released. If said amount is not paid in full on or before **March 22, 2001**, thence the mortgage may be foreclosed upon for any amount remaining unpaid.

NOTHING HEREIN contained shall be construed to impair the security of the said mortgage nor its successors in interest under said mortgage nor affect nor impair any right or powers which it may have under said note and mortgage for the recovery of the mortgage debt with interest at the rate above provided in case of non-fulfillment of this agreement by said mortgagor.

IN WITNESS WHEREOF the mortgagor(s), hereto have set their hands and seals this 10TH day of April, 2000.

Don William Boyd
DON WILLIAM BOYD

Linda Mae Boyd
LINDA MAE BOYD

Trina Staton
TRINA STATON

CTIC Has made an accomodation recording of the instrument. We Have made no examination of the instrument or the land affected.

12-22
OK #
7/2004

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Don William Boyd and Linda Mae Boyd and Trina Staton**, and acknowledged the execution of above and foregoing instrument as their free and voluntary act and deed for the uses and purposes therein set forth:

GIVEN under my hand and official seal this 10TH day of April, 2000.

My commission expires JULY 19, 2007 County of residence LAKE

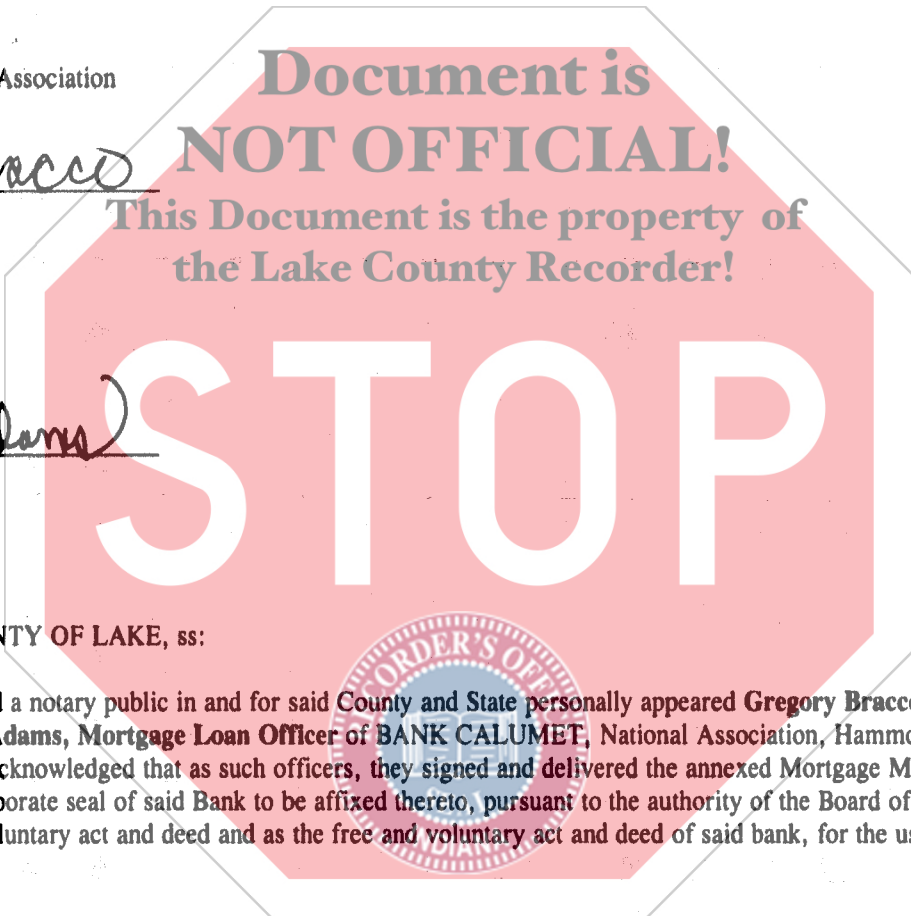
Joan C. Bukowski
Notary Public JOAN C. BUKOWSKI

BANK CALUMET, National Association

Gregory Bracco
Gregory Bracco
Senior Vice President
Mortgage Loan Department

ATTEST

Katherine E. Adams
Katherine E. Adams
Mortgage Loan Officer
Mortgage Loan Department



STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared **Gregory Bracco, Senior Vice President and Katherine E. Adams, Mortgage Loan Officer** of BANK CALUMET, National Association, Hammond, Indiana known to me to be such, and acknowledged that as such officers, they signed and delivered the annexed Mortgage Modification Agreement and caused the corporate seal of said Bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank, as their free and voluntary act and deed and as the free and voluntary act and deed of said bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 10TH day of April, 2000.

My commission expires JULY 19, 2007 County of residence LAKE

Joan C. Bukowski
Notary Public JOAN C. BUKOWSKI

This Instrument Prepared By: (Katherine E. Adams
Mortgage Loan Officer

Please return to: Bank Calumet
10322 Indianapolis Blvd:
Highland, Indiana 46322
Attention: Katherine E. Adams