

Chicago Title Insurance Company

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

69254
2000 033882

2000 MAY 17 AM 9 56

MORRIS W. CARTER
RECORDER

LOAN MODIFICATION AGREEMENT

Mortgage Loan #18140

WHEREAS

BANK CALUMET, National Association

LOANED

Robert S. Teibel Jr., Individually

THE SUM of Two Hundred Thousand Dollars and 00/100 Dollars (\$200,000.00) as evidenced by a note and mortgage executed and delivered on September 13, 1999, which said mortgage being recorded on September 30, 1999, in Lake County, Indiana, as document number 99080746 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 \$200,000.00. The terms of this modification will be effective as of March 17th, 2000 and will be as follows:

1. The interest rate will remain fixed at 7.250%.
2. The maturity date will be September 17, 2000.
3. Principal and Interest will be due at maturity.

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 September 17, 2000, 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 25 day of April, 2000.

Robert S. Teibel Jr.
Robert S. Teibel Jr.

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Robert S. Teibel Jr.** 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:

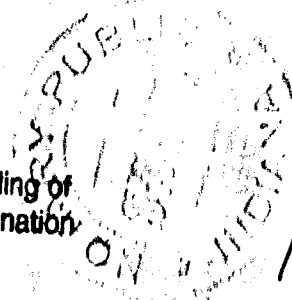
GIVEN under my hand and official seal this 25 day of April, 2000.

My Commission Expires:

My commission expires September 14, 2006 County of residence Lake

Lana S Thompson
Notary Public Lana S Thompson

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



12-22
7/2
Ob #
74004

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 25 day of April, 2000.

My commission expires September 14, 2006
My commission expires ~~September 14, 2006~~ County of residence Lake

Lana S Thompson
Notary Public Lana S Thompson



This Instrument Prepared By:

Katherine E. Adams
Mortgage Loan Officer

Please return to:

Bank Calumet
10322 Indianapolis Blvd.
Highland, Indiana 46322
Attention: Ronda Herbert