

Chicago Title Insurance Company

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MORRIS W. CARTER
RECORDER

LOAN MODIFICATION AGREEMENT

Mortgage Loan #14714

WHEREAS

**BANK CALUMET, National Association,
Formerly known as Calumet National Bank**

LOANED

**Melvin Glen Rose Jr. and Marcella C. Rose
Husband and Wife**

THE SUM of **Forty Three Thousand Five Hundred and 00/100 Dollars (\$43,500.00)** as evidenced by a note and mortgage executed and delivered on **June 21, 1994**, which said mortgage being recorded on **June 30, 1994**, in **Lake County, Indiana**, as Document number **94047859** 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 **\$32,849.11**. The terms of this modification will be effective **May 1, 2000** as follows:

1. The interest rate will remain fixed at **8.50%**.
2. The loan balance will be increased **\$790.98** to pay **May 1, 2000** thru **July 1, 2000** payments. The **\$790.98** advance will be amortized over the remaining term of the loan.
2. Beginning with the first installment due under this modification, **August 1, 2000**, this loan will utilize a **111** month amortization. The new maturity date will be **October 1, 2009**.
3. Monthly principal and interest payments will be **\$428.36**. The total monthly payment, including escrows, will be **\$459.34**, beginning with the **August 1, 2000** payment.

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 **October, 2009**, 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 8TH day of MAY, 2000.

Melvin G. Rose Jr.
Melvin Glen Rose Jr.

Marcella C. Rose
Marcella C. Rose

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Melvin Glen Rose Jr. and Marcella C. Rose**, 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 8TH day of MAY, 2000.

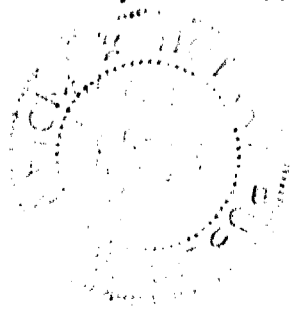
My Commission Expires:

My commission expires March 5, 2008 County of residence LAKE

Sophie Zdraveski
Notary Public SOPHIE ZDRAVESKI

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

1200
mm
CB #
7/10/01



BANK CALUMET, National Association

Gregory Bracco
Gregory Bracco
Senior Vice President
Mortgage Loan Department

ATTEST

Art R. Russell
Art R. Russell
Vice President
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 Art R. Russell, Vice President** of BANK CALUMET, National Association, Hammond, Indiana and 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 8TH day of MAY, 2000.
My Commission Expires: March 5, 2008
My commission expires March 5, 2008 County of residence LAKE

Sophie Zdraveski
Notary Public / SOPHIE ZDRAVESKI



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

Please return to: Bank Calumet
10322 Indianapolis Blvd.
Highland, IN 46322
Attention: Ronda

