

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MORRIS W. CARTER
RECORDER

Chicago Title Insurance Company

LOAN MODIFICATION AGREEMENT

Mortgage Loan 16624

WHEREAS

BANK CALUMET, National Association

LOANED

**Russell Lynn Smith and Kerry Tracy Smith,
Husband and Wife**

THE SUM of EIGHTY TWO THOUSAND AND 00/100 Dollars (\$82,000.00) as evidenced by a note and mortgage executed and delivered on JUNE 30, 1997, which said mortgage being recorded on JULY 3, 1997, in Lake County, Indiana, as Document number 97043286 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 \$77,763.44. The terms of this modification will be effective as of June 1, 2000 and will be as follows:

1. The interest rate will be converted from a 3/3 ARM to a 5/1 ARM at 8.00%.
2. Beginning with the first installment due under this Modification, July 1, 2000, this loan will utilize 325 monthly payments. The maturity date will remain July 1, 2027.
3. Principal and interest payments will be \$586.04, beginning with the July 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 July 1, 2027, 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 31st day of May, 2000.

Russell Lynn Smith
Russell Lynn Smith

Kerry Tracy Smith
Kerry Tracy Smith

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared Russell Lynn Smith and Kerry Tracy Smith, 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 31st day of May, 2000.

My commission expires May 7, 2008 County of residence Lake

Ronda Herbert
Notary Public
Ronda Herbert

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

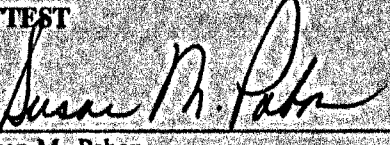
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BANK CALUMET, National Association



Michael Jonas
Vice President
Mortgage Loan Department

ATTEST



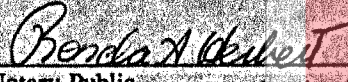
Susan M. Pabon
Assistant Vice President
Mortgage Loan Department

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared **Michael Jonas, Vice President and Susan M. Pabon, Assistant Vice President 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 31st day of May, 2000.

My commission expires May 7, 2008 County of residence Lake



Notary Public Ronda A. Herbert

This Instrument Prepared By:

Katherine E. Adams
Mortgage Loan Officer
Mortgage Loan Department

Please return to:

Bank Calumet
5231 Hohman Avenue
Hammond, Indiana 46320
Attention: Wanda Smith

