

Chicago Title Insurance Company

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MORRIS W. CARTER
RECORDER

LOAN MODIFICATION AGREEMENT

Mortgage Loan 14956

WHEREAS

BANK CALUMET, National Association

LOANED

**Robert Kaftanich
Individual**

THE SUM of Eighteen Thousand Dollars and 00/100 Dollars (\$18,000.00) as evidenced by a note and mortgage executed and delivered on October 28, 1994, which said mortgage being recorded on November 7, 1994, in Lake County, Indiana, as Document number 94075906 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 \$17,862.41. The terms of this modification will be effective as of April 28, 2000 and will be as follows:

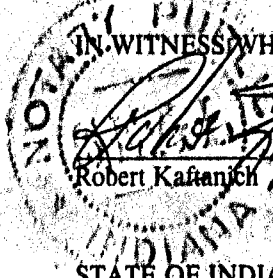
1. The interest rate will remain fixed at 9.00%.
2. Beginning with the first installment due under this Modification, June 1, 2000, this loan will utilize a 120 month amortization schedule. The maturity date will be May 1, 2005. If, on May 1, 2005, I still owe amounts under this principal Note, I will pay those amounts in full on that date, which is called the "Maturity Date."
3. Principal and interest payments will be \$143.72 monthly, beginning with the June 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 May 1, 2005, 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 26th day of MAY, 2000.



 Robert Kaftanich

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Robert Kaftanich**, 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 26th day of May, 2000.

My commission expires 8/20/00 County of residence Lake



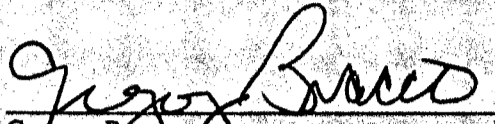
 Laurie Belinski

Notary Public

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

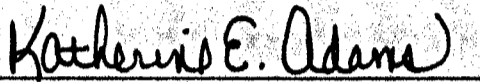
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BANK CALUMET, National Association



Gregory Bracco
Senior Vice President
Mortgage Loan Department

ATTEST



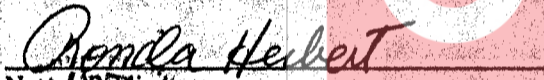
Katherine E. Adams
Mortgage Loan Officer
Mortgage Loan Department

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 26th day of May, 2000.

My commission expires May 7, 2008 County of residence Lake


Notary Public Ronda Herbert



This Instrument Prepared By:

Katherine E. Adams
Mortgage Loan Officer
Mortgage Loan Department

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

