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MORRIS W. CARTER

LOAN MODIFICATION AGREEMENT

Mortgage Loan #13743

WHEREAS

BANK CALUMET, National Association

LOANED

Paul Stupeck and Clandelyn A Stupeck
Husband and Wife

THE SUM of Ninty Eight Thousand Dollars and 00/100 Dollars (\$98,000.00) as evidenced by a note and mortgage executed and delivered on February 9, 1993, which said mortgage being recorded on February 18, 1993, in Lake County, Indiana, as document number 93010793 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 \$99,973.71. The terms of this modification effective May 10, 2000 will be as follows:

- 1. The interest rate will remain fixed at 8.00%
- 2. The maturity date will be November 10, 2000.
- 3. Interest only payments will continue to be due quarterly, first installemnt payable August 10, 2000.

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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 November 10, 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 day of May 2000.

Pattl Stupeok

Clandelyn A. Stupeck

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME; the undersigned, a notary public in and for said County and State personally appeared Paul Stupeck and Clandelyn A. Stupeck, 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 12 12 day of Wwy .200

My commission express 2, 200/ County of residence Lake

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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

Morigage Loan Department

ATTEST

Katherine E. Adams

Katherine E. Adams Mortgage Loan Officer Mortgage Loan Department

STATE OF INDIANA, COUNTY OF LAKE, 88:

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 12TH day of MAY, 2000.

My commission expires JULY 19, 2007 County of residence LAKE

Motary 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: Ronda Herbert