

HUM 1012 - 711

RETURN TO:

GRIFFITH SAVINGS BANK
510 N. Broad St.
Griffith, IN 46319

FILED

2000 045387

2000 JUN 27 PM 3:31

MONROE COUNTY RECORDER

Loan Modification Agreement

Loan No. 100303249

WHEREAS, GRIFFITH SAVINGS BANK (hereinafter "Lender") loaned Robert R. Wiley and Lynne A. Wiley (hereinafter "Borrower") the sum of NINETY THOUSAND 00/100 Dollars (\$90,000.00), as evidenced by a note and mortgage executed and delivered on January 27, 1998, as Document No. 98007907, which mortgage is duly recorded in the public records in the Jurisdiction where the mortgaged property is located, which note and mortgage are hereby incorporated herein as a part of this instrument, and

WHEREAS, the undersigned, owner of said premises, has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:

Borrowers do hereby mortgage, grant and convey to Lender the following described property located in Lake County, Indiana:

Lot 32 in Auburn Hills Subdivision, Phase One, an Addition to the Town of Merrillville, as per plat thereof, recorded in Plat Book 86 page 10, in the Office of the Recorder of Lake County, Indiana.

Commonly known as 8407 East 96th Court, Merrillville, Indiana.

Borrowers do hereby assign to Lender the following described property:
Griffith Savings Bank savings account no. 190000448 in the amount of ONE HUNDRED THIRTY TWO THOUSAND SEVEN HUNDRED FIFTY FOUR AND 00/100-----Dollars (\$132,754.00).

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of Agreement, the unpaid balance of said indebtedness is EIGHTY TWO THOUSAND THREE HUNDRED FIFTEEN AND 59/100-----Dollars (\$82,315.59), all of which the undersigned promises to pay with interest at 7.125% per annum until paid, and that the same shall be payable SEVEN HUNDRED FOUR AND 54/100-----Dollars (\$704.54) per month beginning on the 1st day of July, 2000, to be applied first to interest, and balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this 28th day of June, 2000.

Griffith Savings Bank

By Joanne Jones
Joanne Jones, President

Robert R. Wiley
Robert R. Wiley

ATTEST:

Sylvia Topica
→ Sylvia Topica, Assistant Vice President

Lynne A. Wiley
Lynne A. Wiley

Handwritten initials
CS

↓
924-5950

STATE OF INDIANA)
) SS:
COUNTY OF Lake)

I Karen L. Houchin, a Notary Public in and for said county and state, do hereby certify that Robert R. Wiley and Lynne A. Wiley, personally appeared before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, have executed same, and acknowledged said instrument to be their free and voluntary act and deed and that they executed said instrument for the purposes and uses therein set forth.
(his, her, their) (he, she, they)

Witness my hand and official seal this 26th day of June, 2000

My Commission Expires: 11/14/01

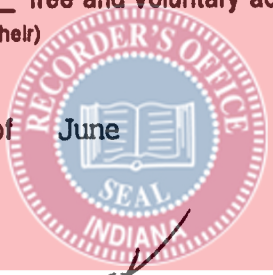
Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!
Karen L. Houchin (SEAL)
Notary Public
Resident of Lake County

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

I Karen L. Houchin, Notary Public in and for said county and state, do hereby certify that Joanne Jones and Sylvia Torbica, Officers of Griffith Savings Bank, personally appeared before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, have executed same, and acknowledged said instrument to be their free and voluntary act and deed and that they executed said instrument for the purposes and uses therein set forth.
(his, her, their) (he, she, they)

Witness my hand and official seal this 26th day of June, 2000

My Commission Expires: 11/14/01



Karen L. Houchin (SEAL)
Notary Public
Resident of Lake County

This instrument was prepared by Joanne Jones

Hold for Sylvia

RETURN TO:
GRIFFITH SAVINGS BANK
510 N. Broad St.
Griffith, IN 46319

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Loan Modification Agreement

Loan No. 100303249

WHEREAS, GRIFFITH SAVINGS BANK (hereinafter "Lender") loaned Robert R. Wiley and Lynne A. Wiley (hereinafter "Borrower") the sum of NINETY THOUSAND 00/100 Dollars (\$90,000.00), as evidenced by a note and mortgage executed and delivered on January 27, 1998, as Document No. 98007907, which mortgage is duly recorded in the public records in the Jurisdiction where the mortgaged property is located, which note and mortgage are hereby incorporated herein as a part of this instrument, and

WHEREAS, the undersigned, owner of said premises, has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:

Borrowers do hereby mortgage, grant and convey to Lender the following described property located in Lake County, Indiana:

Lot 32 in Auburn Hills Subdivision, Phase One, an Addition to the Town of Merrillville, as per plat thereof, recorded in Plat Book 88 page 10, in the Office of the Recorder of Lake County, Indiana.

Commonly known as 8407 East 96th Court, Merrillville, Indiana.

Borrowers do hereby assign to Lender the following described property:
Griffith Savings Bank savings account no. 190000446 in the amount of ONE HUNDRED THIRTY TWO THOUSAND SEVEN HUNDRED FIFTY FOUR AND 00/100-----Dollars (\$132,754.00).

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of Agreement, the unpaid balance of said indebtedness is EIGHTY TWO THOUSAND THREE HUNDRED FIFTEEN AND 59/100-----Dollars (\$82,315.59), all of which the undersigned promises to pay with interest at 7.125% per annum until paid, and that the same shall be payable SEVEN HUNDRED FOUR AND 54/100-----Dollars (\$704.54) per month beginning on the 1st day of July, 2000, to be applied first to interest, and balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this 26th day of June, 2000.

Griffith Savings Bank

By Joanne Jones
Joanne Jones, President

ATTEST:

Sylvia Torpica
→ Sylvia Torpica, Assistant Vice President

Robert R. Wiley
Robert R. Wiley

Lynne A. Wiley
Lynne A. Wiley

924-5950

Handwritten initials and "CS" at the bottom right.