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MORRIS W. CARTER
RECORDER

Chicago Title Insurance Company

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LOAN MODIFICATION AGREEMENT

Mortgage Loan 15580

WHEREAS

BANK CALUMET, National Association

LOANED

Carolyn S. Ebersberger
Now Known As Carolyn S. Ebersberger- Bentley Individual

THE SUM of SEVENTY-SIX THOUSAND EIGHT HUNDRED AND 00/100 Dollars (\$76,800.00) as evidenced by a note and mortgage executed and delivered on November 16, 1995, which said mortgage being recorded on November 22, 1995, in Lake County, Indiana, as Document number 95071354 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 \$32,074.91. The terms of this modification will be effective as of August 1, 2000 and will be as follows:

1. The interest rate will remain a 3/3 ARM at the current rate of 7.25%, with the next rate change scheduled for December 1, 2001
2. Beginning with the first installment due under this Modification, August 1, 2000, this loan will utilize 200 monthly payments. The maturity date will remain March 1, 2017.
3. Principal and interest payments will remain \$356.19, beginning with the August 1, 2000 payment,
4. The Legal description securing this loan will be as follows:
Lot 59 Cedar Point Park, Cedar Lake, as shown in Plat Book 15, Page 5, in Lake County, Indiana.
A.K.A.: 13440 Dewey Street, Cedar Lake, Indiana 46303
Also Identified as Unit Number 31 Key Number 25-26-6

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 March 1, 2017, 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 4th day of August, 2000.

Carolyn S. Ebersberger-Bentley
Carolyn S. Ebersberger-Bentley

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Carolyn S. Ebersberger-Bentley**, 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 4th day of August, 2000.

My commission expires 9-14-2000 County of residence Lake

Kathy L. Sebben
Notary Public

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Kathy L. Sebben  
Notary Public, State of Indiana  
Lake County  
My Commission Exp. 09/14/2000  
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