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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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MORRIS W. CARTER RECORDER

Mortgagor's Name And Address

MARK A. OLSON 921 E. CLEVELAND AVENUE HOBART, IN 46342 BANK CALUMET NATIONAL ASSOCIATION

f/k/a Calumet National Bank 5231 Hohman Avenue Hammond, Indiana 46320 Return to:

BANK CALUMET 5231 Hohman Avenue Hammond, Indiana 46320

("Mortgagor" whether one or more)

("Mortgagee")

MORTGAGE MODIFICATION AGREEMENT

Mortgagor, for valuable consideration given by Mortgagee, the receipt and sufficiency of which is hereby acknowledged, does hereby agree that the certain Mortgage dated the 4th day of December, 1998, recorded the 9th day of December, 1998, in the Office of the Recorder of Lake County, Indiana, as Document No. 98097813 (herein the "Mortgage"), is hereby amended as follows:

- 1. Note Modification, Renewal, Replacement or Extension. The promissory note referenced in paragraph 1 of the Mortgage in the original principal amount of \$70,000.00 and dated the 4th day of December, 1998, (herein the "Note") has been modified as follows:
 - 1.01. Replacement. The Note has been replaced by Mortgagor's promissory note dated the 27th day of July, 2000 in the original principal amount of \$125,527.00 (the "Replacement Note"). Mortgagor agrees that the Mortgage shall secure the payment of the Replacement Note, and any renewal, extension, modification, refinancing or replacement thereof, and all interest, attorney fees, and costs of collection with respect thereto. The Replacement Note is given in substitution for and not in discharge of the Indebtedness evidenced by the Note. The maturity date of the Note has been extended to the 27th day of July, 2005, on which date the entire unpaid balance of principal and accrued but unpaid interest shall be due and payable without notice or demand. Mortgagor agrees that the Mortgage shall secure the payment of the Note as extended.
- 2. *Miscellaneous*. The Mortgagor further agrees as follows:
 - A. All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage Amendment Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.
 - B. This Mortgage Amendment Agreement shall in all respects be governed by and construed in accordance with the substantive laws of the State of Indiana.

Banh Calumet 1-P.O. Box69 Hammonid, IN 46325

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This Mortgage Amendment Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor. EXECUTED and delivered in Lake County, Indiana this 27th day of July, 2000. Mortgagor' Bank Calumet National Association hereby consents to the above mortgage modification this 27th day of July, 2000. **Bank Calumet National Association** Commercial Loan Officer [To be used with individual mortgagor(s)] STATE OF INDIANA SS: COUNTY **ACKNOWLEDGMENT** Before me, a Notary Public in and for said County and State personally appeared Mark A. Olson, and acknowledged tecution of the above and foregoing Mortgage Modification Agreement this the execution of the above and foregoing Mortgage Modification Agreement this

This instrument was prepared by: Gail M. Azzarello, Commercial Loan Officer/sg

MY COMMISSION EXPIRES S: JULY 20, 2001

My Commission Expires:

Residing in

County, Indiana