STATE OF INDIANA TAKE COUNTY FILED FOR RECEIRD

69356 2000 058768 2000 AUG 16 AM 12 02 ADDENDUM TO MORTGAGE AND PROMISORY NOTE

Change of Principal Amount and Term of Loan DER

Regarding:

Loan #:

1064

Borrowers:

Erskine & Jacqueline Farris

Address:

1017 Eaton St., Hammond, IN 46320

99035962 Recorded Document #:

Due to extra cost of additional work required to properly complete the construction work funded by this loan, Erskine C. Farris and Jacqueline R. Farris (Borrowers) and Hammond Enterprise Development Corporation (Lender) agree to increase the principal balance by One Thousand Seven Hundred Fifty and NO/100 (\$1,750.00) Dollars.

The new beginning principal balance shall be:

Seven Thousand Seven Hundred Ninety and NO/100 (\$7,790.00) Dollars.

The Interest Rate of this loan is not changed by this addendum

The monthly installment payment of this loan is not changed by this addendum

The Term of the Loan is extended by this addendum. The amended term of the loan is 117 months. The last payment is now due on or before February 1, 2009

Accordingly, the Mortgage and Promissory Note signed on February 27, 1999 and recorded as document # 99035962 in the Office of the Recorder of Lake County Indiana on April 28, 1999 are hereby amended to reflect the above changes in the amount of the principal balance of this loan and the term of this loan.

All other terms and conditions of the original loan documents remain unaffected by this change.

Thomas J. Conley for Hammond Enterprise Development Corporation

STATE OF INDIANA

SS:

COUNTY OF LAKE

Before me, the undersigned, a Notary Public, in and for said county and State, personally appeared Erskine C. Farris and Jacqueline R. Farris who acknowledged the execution of the foregoing mortgage.

WITNESS MY HAND AND NOTARIAL SEAL this same date.

JUDITH L SAMSON NOTARY PUBLIC STATE OF INDIANA

My Commission Expires: 1-21-2008 County of Residence: LAKE

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