

2000-060523

#5069971

STATE OF INDIANA
COUNTY
FILED FOR RECORD

LOAN MODIFICATION AGREEMENT

S 620000386 LO

WHEREAS, CITIZENS FINANCIAL SERVICES, FSB, Hammond, Indiana (Lender) loaned Antonio Zomparelli and Jeanne Zomparelli (Borrowers), the sum of **One Hundred Ninety Six Thousand Four Hundred Dollars (\$196,400.00)** as evidenced by an Adjustable Rate Note (Note) and a Mortgage (Security Instrument) and a Rider to Delete and Substitute Security Instrument Covenants (Rider) each executed and delivered on **March 13, 2000**, which Security Instrument and Riders were duly recorded in the public records in the Jurisdiction where the mortgaged property is located, which Note and Security Instruments are hereby incorporated herein as part of this Loan Modification Agreement, and ~~# Doc# 200001772~~ **2000 060523**

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

- To change the 1st payment date from **November 1, 2000** to **October 1, 2000**;
- To change the initial principal and interest payment from **\$1,379.50** to **\$1,378.44**;

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 this Agreement, the unpaid balance of said indebtedness is **One Hundred Ninety Six Thousand Four Hundred Dollars and no/100 (\$196,400.00)** all of which the undersigned promises to pay with interest at the rate of **7.5%*** per year, and that the same shall be payable in consecutive monthly principal and interest installments of **One Thousand Three Hundred Seventy Eight Dollars and 44/100 (\$1,378.44)** per month beginning on the **October 1, 2000** to be applied first to interest, and balance to principal and that in all other respects said Note and Security Instrument shall remain in full force and effect.

IN WITNESS WHEREOF, The Lender, and Borrower have executed this Agreement on this **August 17, 2000**.

CITIZENS FINANCIAL SERVICES, FSB

BY: _____
Richard A. Cole, Asst. Vice President

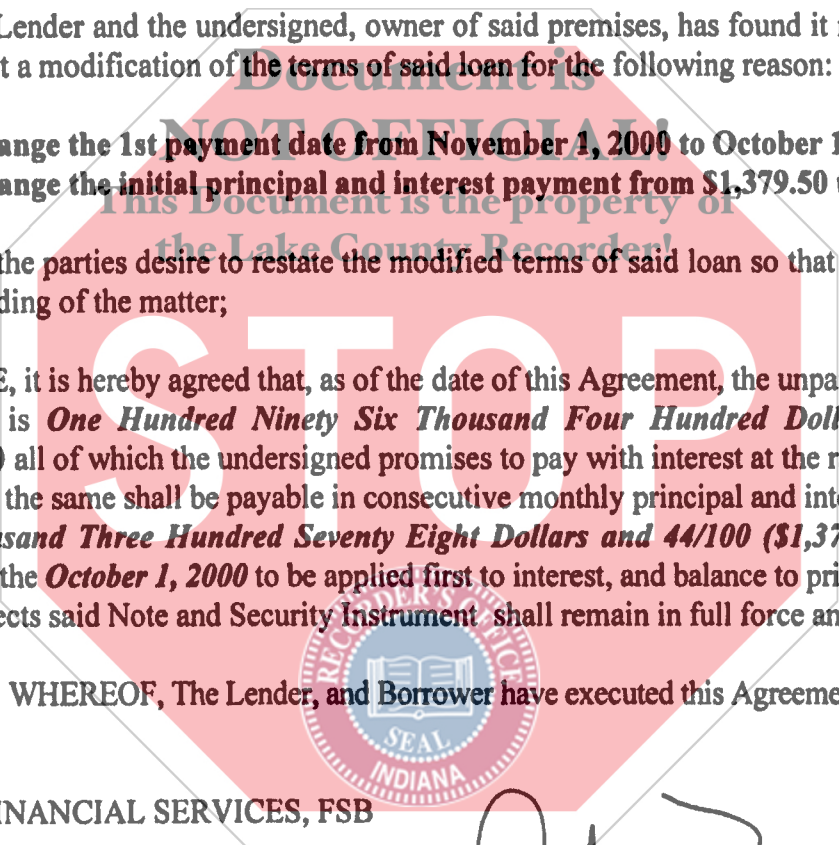
Antonio Zomparelli
Antonio Zomparelli (Borrower)

ATTEST Aimee J. Koerner
Aimee J. Koerner, Ass. Secretary

Jeanne Zomparelli
Jeanne Zomparelli (Borrower)

*Refer to Adjustable Rate Note dated **March 13, 2000** for further explanation of interest rate and principal and interest payment changes.

Chicago Title Insurance Company



12.00
E.P.
CT

LEGAL DESCRIPTION

Lot 123 In Eagle Ridge Estates Unit 2, an Addition to the Town of Schererville, as per plat thereof, recorded in Plat Book 81 page 63, in the Office of the Recorder of Lake County, Indiana.



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