AMENDMENT TO REAL ESTATE MORTGAGE

KNOW ALL MEN BY THESE PRESENT, that MCROS, LLC ("Mortgagor"), and Peoples Bank SB, Munster, Indiana ("Mortgagee"), for mutual consideration, hereby agree each with the other as follows:

- 1. That a certain mortgage instrument executed by Mortgagor in favor of Mortgagee on November 23, 1998 and recorded on December 8, 1998 as Instrument Number 98097546 in the records of the Lake County Recorder, is hereby amended to read: The amount of the mortgage in the original amount of \$1,638,000.00 is hereby decreased to \$925,200.00.
- 2. That any reference to "Note" shall refer to the promissory note with an effective date of November 23, 1998 original amount of \$1,638,000.00 which has a balance of \$925,200.00 as of September 15, 1999

 3. That in all other regards, said mortgage instrument shall remain and continue in force and effect upon the same terms and conditions as therein expressed.

 IN WITNESS WHEREOF, The parties hereto have set their hands this day of largest properties.

 Ronald F. McColly, Member

 Todd M. Scheub, Vice President

 STATE OF INDIANA

 COUNTY OF Lake

 Before me, a Notary Public in and for said County and State, personally appeared, Todd Nr. Scheub, and known by the to be a Vice President of Peoples Bank SB of Indiana, and affixed his signature hereto. Witness my band and seal this 3 (day of largest 2, 2000)

 My Commission Expires:

 Before me, a Notary Public in and for said County and State, personally appeared, Todd Nr. Scheub, and known by the to be a Vice President of Peoples Bank SB of Indiana, and affixed his signature hereto. Witness my band and seal this 3 (day of largest 2, 2000)

 By Commission Expires:

known to me to be a Vice President of Peoples Bank SB of Indiana, and affixed his signature hereto. Witness my hand and seal this 3 day of My Commission Expires:

| My Commission Expires: | 22408 | Bowlet Stephen | Bowlet Steph

STATE OF INDIANA) SS COUNTY OF Lake)

Before me, a Notary Public in and for said County and State, personally appeared Ronald F. McColly and John Rostankovski and affixed his signature hereto. Witness my hand and seal this 12 day of 2 day of 2.2000.

My Commission Expires: 3-7-2007

County of Residence:

This Instrument prepared by: TODD SCHEUB

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