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MORRIS W. CARTER
RECORDER

LOAN MODIFICATION AGREEMENT

5077214

Chicago Title Insurance Company

462-2587 LD

WHEREAS, CITIZENS FINANCIAL SERVICES, FSB, Hammond, Indiana (Lender) loaned Dennis W. Seim and Rebecca J. Seim, Husband and Wife (Borrower), the sum of One Hundred Sixty Thousand Dollars and 00/100 (\$160,000.00) as evidenced by a Note and Mortgage (Security Instrument) supplemented by a Rider to Delete and Substitute Security Instrument Covenants and an Adjustable Rate Rider, each executed and delivered on July 31, 2000, which Security Instrument and Riders were duly recorded in the public records in the Jurisdiction where the mortgaged property is located, which Note, Security Instruments and Riders are hereby incorporated herein as part of this Loan Modification Agreement, and *Recorded August 3, 2000 as Doc# 200054997*

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 original interest rate from 8.50% to 8.375%;
- To change the original ceiling rate from 13.50% to 13.375%;
- To change the original principal and interest payment from \$1,230.26 to \$1,216.12;

AND 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 Sixty Thousand Dollars and 00/100 (\$160,000.00) all of which the undersigned promises to pay with interest at the initial rate of 8.375% per year, and that the same shall be payable in consecutive monthly principal and interest installments of One Thousand Two Hundred Sixteen and 12/100 (\$1,216.12)* 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 15 day of Sept, 2000.

CITIZENS FINANCIAL SERVICES, FSB

BY: [Signature]
Kathleen M. Davidson, Vice President

[Signature]
Dennis W. Seim (Borrower)

ATTEST: [Signature]
Anne Pickett, Asst. Secretary

[Signature]
Rebecca J. Seim (Borrower)

* Please refer to Adjustable Rate Note dated July 31, 2000 for interest changes and principal and interest payment changes.

STATE OF INDIANA)
SS:)
COUNTY OF LAKE)

On this 15 day of September, 2000, before me, the undersigned, a Notary Public in and for said County, personally appeared Dennis W. Seim and Rebecca J. Seim, and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

County of Residence: Lake
My Commission Expires: 08/06/07

[Signature]
Aimee J. Koerner, Notary Public

This instrument prepared by: Jeffrey C. Stur, Senior Vice President
Citizens Financial Services, FSB
5311 Hohman Avenue, Hammond, IN 46320

12.00
E.P.
CT

LEGAL DESCRIPTION

Lot 176 in Sherwood Forest Twelfth Addition, to the Town of Schererville, as per plat thereof, recorded in Plat Book 44
Page 1, in the office of the Recorder of Lake County, Indiana.

