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#5070938

LOAN MODIFICATION AGREEMENT

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 070755

WHEREAS, CITIZENS FINANCIAL SERVICES, FSB, Hammond, Indiana (Lender) loaned *Jesse F. Brown and Terri L. Brown (Borrowers)*, the sum of *One Hundred Seventy Five Thousand Dollars and no/100 (\$175,000.00)* as evidenced by a Note (Note) and a Mortgage (Security Instrument) and a Rider to Delete and Substitute Security Instrument Covenants (Rider) each executed and delivered on *April 4, 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

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 reduce loan amount from \$175,000.00 to \$25,000.00;
- To change the 1st payment date from December 1, 2000 to November;
- To change the initial principal and interest payment from \$1,727.55 to \$246.06;

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 *Twenty Five Thousand Dollars and no/100 (\$25,000.00)* all of which the undersigned promises to pay with interest at the rate of *8.25%* per year, and that the same shall be payable in consecutive monthly principal and interest installments of *Two Hundred Forty Six and 06/100 Dollars (\$246.06)* per month beginning on the *November 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 September 21, 2000.

CITIZENS FINANCIAL SERVICES, FSB

BY: _____
Richard A Cole, Asst. Vice President

Jesse F. Brown

Jesse F. Brown (Borrower)

ATTEST: _____
JoAnne Pickett, Asst. Secretary

Terri L. Brown

Terri L. Brown (Borrower)

RETURN RECORDED DOCUMENT TO:

Guaranteed Fidelity Title Co.
401 15th Street SE
Demotte, IN 46310

11.00
E.P.
5444