

STATE OF INDIANA
LAKE COUNTY
FILED

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LOAN MODIFICATION AGREEMENT
RECORDED

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WHEREAS, CITIZENS FINANCIAL SERVICES, FSB, Hammond, Indiana (Lender) loaned Sharon Danhart (Borrower), the sum of One Hundred Thousand Two Hundred Dollars and 00/100 (\$100,200.00) 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 January 28, 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

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 7.55% to 7.50%;
- To change the original ceiling rate from 13.55% to 13.50%;
- To change the original principal and interest payment from \$704.56 to \$703.80; (prior to the first time home buyer discounted rate)

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 Thousand Two Hundred Dollars and 00/100 (\$100,200.00) all of which the undersigned promises to pay with interest at the initial rate of 7.50% per year, and that the same shall be payable in consecutive monthly principal and interest installments of Seven Hundred Three Dollars and 80/100 (\$703.80)* 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 15th day of November, 2000.

CITIZENS FINANCIAL SERVICES, FSB

BY: Kathleen M. Davidson
Kathleen M. Davidson, Asst. Vice President

Sharon Danhart
Sharon Danhart (Borrower)

ATTEST: JoAnne Pickett
JoAnne Pickett, Asst. Secretary

(Borrower)

* Please refer to Adjustable Rate Note dated January 28, 2000 for interest changes and principal and interest payment changes.

STATE OF INDIANA)
SS:)
COUNTY OF LAKE)

On this 15th day of November, 2000, before me, the undersigned, a Notary Public in and for said County, personally appeared Sharon Danhart, and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

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

Aimee J. Koerner
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

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99208319
Crown Point, Indiana
TICOR TITLE INSURANCE
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LEGAL DESCRIPTION

That part of Block 4 in Park Place, an Addition to the Town of Highland, as per plat thereof, recorded in Plat Book 83 page 82 and amended by Plat of Correction recorded in Plat Book 84 page 34, and further amended by 2nd Plat of Correction recorded in Plat Book 85 page 61, in the Office of the Recorder of Lake County, Indiana, described as follows: Commencing at the angle point in the South line of Block 4, said point being 235.2 feet West of the Southerly prolongation of the East line of Block 4; thence North 89 degrees 01 minute 55 seconds West, on the South line of Block 4, a distance of 63.4 feet to the point of beginning and the Southeast corner of Parcel 15; thence continuing North 89 degrees 01 minute 55 seconds West on the South line of Block 4, a distance of 19.50 feet to the Southwest corner of Parcel 15; thence North 00 degrees 58 minutes 5 seconds West a distance of 20.70 feet to a point; thence North 06 degrees 34 minutes 22 seconds West, a distance of 13.86 feet; thence North 05 degrees 03 minutes 16 seconds West, a distance of 38.35 feet to a point on the Northwesterly line of Block 4 and the Northwesterly corner of Parcel 15; thence North 84 degrees 56 minutes 44 seconds East on the North line of Block 4, a distance of 20.00 feet to the Northeast corner of Parcel 15; thence South 5 degrees 03 minutes 16 seconds East, a distance of 41.02 feet to a point; thence South 04 degrees 00 minutes 49 seconds East, a distance of 13.23 feet to a point; thence South 00 degrees 58 minutes 05 seconds East, a distance of 20.70 feet to the point of beginning.

