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Loan # 597

2002 007885

NOTE AND MORTGAGE MODIFICATION AGREEMENT
(MATURITY EXTENSION - INTEREST ONLY LOAN)

THIS AGREEMENT entered into this 2ND day of JANUARY, 2002 by and between
MERCANTILE NATIONAL BANK OF INDIANA, in its corporate capacity, First Party; and
JAMES D. METROS and JESSICA K. METROS, Second Party;

WITNESSETH:

WHEREAS, on the 13TH day of DECEMBER, 2000, Second Party executed its
certain promissory note, in the principal sum of THREE HUNDRED THOUSAND AND
00/100 and No/100 Dollars (\$300,000.00), which note was payable to the First Party in
monthly interest only payments, with interest at a rate of percent (7.250%) per annum, and
with the balance due and payable on or before JANUARY 1, 2002; and

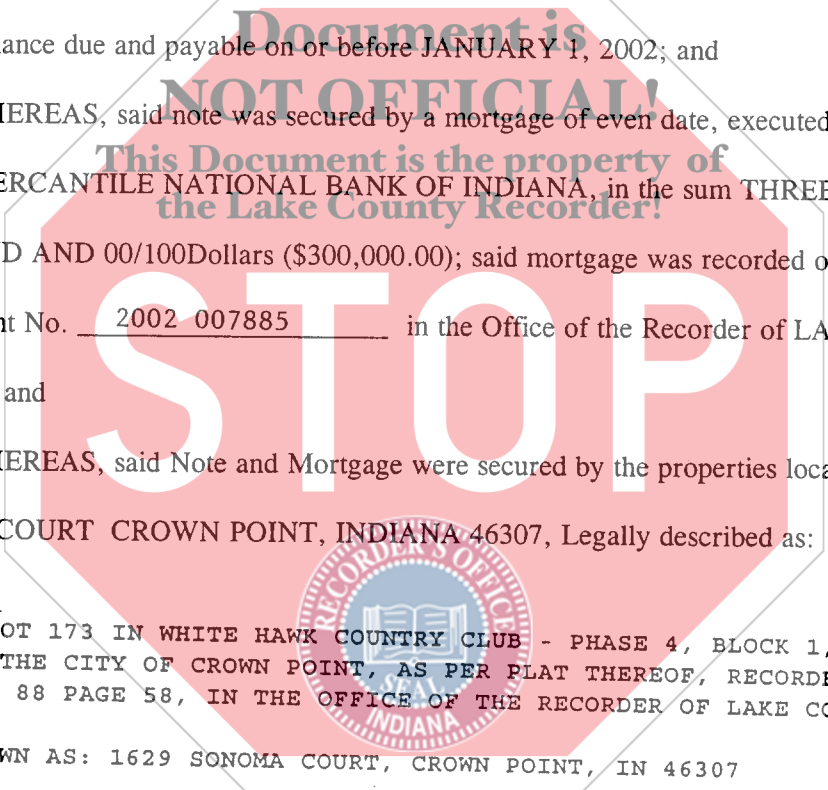
WHEREAS, said note was secured by a mortgage of even date, executed by the Second
Party to MERCANTILE NATIONAL BANK OF INDIANA, in the sum THREE HUNDRED
THOUSAND AND 00/100Dollars (\$300,000.00); said mortgage was recorded on 1-24-02
as Document No. 2002 007885 in the Office of the Recorder of LAKE County,
INDIANA; and

WHEREAS, said Note and Mortgage were secured by the properties located at 1629
SONOMA COURT CROWN POINT, INDIANA 46307, Legally described as:

PARCEL 1: LOT 173 IN WHITE HAWK COUNTRY CLUB - PHASE 4, BLOCK 1, AN
ADDITION TO THE CITY OF CROWN POINT, AS PER PLAT THEREOF, RECORDED
IN PLAT BOOK 88 PAGE 58, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY,
INDIANA.
COMMONLY KNOWN AS: 1629 SONOMA COURT, CROWN POINT, IN 46307

PARCEL 2: LOT 92, EXCEPT THE NORTH 75 FEET THEREOF AND THE NORT 60 FEET OF LOT 91 IN
FOUNTAIN RIDGE SECOND ADDITION, UNIT 4, IN THE CITY OF
CROWN POINT, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 44 PAGE 37,
IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.
COMMONLY KNOWN AS: 9504 BUCHANAN STREET, CROWN POINT, IN 46307

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WHEREAS, it is the desire of the Second Party to extend the maturity date from JANUARY 1, 2002 to JULY 1, 2002, with the interest only payments to remain at a rate of SEVEN AND ONE QUARTER per cent (7.250%);

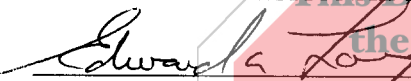
NOW THEREFORE, in consideration of the mutual benefits to be derived from the change in the maturity date, it is hereby agreed that;

FIRST PARTY, agrees that the aforementioned note and mortgage shall be modified as set out above, with the interest rate to be SEVEN AND ONE QUARTER per cent (7.250%) per annum, with monthly interest only payments, with the date of the final payment of the principal balance and accrued interest remaining to JULY 1, 2002.

IT IS FURTHER AGREED that all provisions of the note and mortgage, herein referred to, shall continue in full force and effect, except as modified by this Agreement.


WITNESS OUR HAND AND SEAL this 2ND day of JANUARY, 2001.

MERCANTILE NATIONAL BANK OF INDIANA


Edward A. Long, Vice President


JAMES D. METROS

ATTEST:


~~Barbara A. Graver, Asst. Vice President~~
Cathy L. Coleman Asst Cashier


JESSICA K. METROS



State of INDIANA)

) SS:
County of LAKE)

On this 15th day of January, 2002, before me, the undersigned, a Notary Public in and for said County and State personally appeared Edward A. Long and Cathy L. Coleman, Vice President and Asst. Cashier, respectively, of Mercantile National Bank of Indiana and acknowledged the execution of the foregoing instrument.

Michelle Inerman

Printed name:

My commission expires: 8/26/07
County of residence: LAKE

State of INDIANA)

) SS:
County of *Lake*

On this 16 day of JANUARY 2002, before me, the undersigned, a Notary Public in and for said County and State personally appeared JAMES D. METROS and JESSICA K. METROS and acknowledged the execution of the foregoing instrument.

Thomas G. Schiller

Printed name: THOMAS G. SCHILLER

My commission expires: 06/07/08
County of residence: LAKE



INSTRUMENT PREPARED BY: CATHY COLEMAN

