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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 009117

2007 JAN 25 PM 1:32

THOMAS W. CARTEL
RECORDED

LOAN MODIFICATION AGREEMENT

Mortgage Loan #18662

WHEREAS

BANK CALUMET, National Association

LOANED

**Steven G. Slater and Amy K. Slater
Husband and Wife**

The SUM of **Two Hundred Eighteen Thousand and 00/100's Dollars (\$218,000.00)** as evidenced by a note and mortgage executed and delivered on **August 22, 2000**, which said mortgage being recorded on **August 31, 2000**, in **Lake County, Indiana**, as document number **2000 063551**, and,

WHEREAS it is hereby agreed that for and in consideration of Ten and 00/100 dollars (\$10.00) and other valuable considerations to the lender, the subject mortgage will be modified. The current principal balance is **\$108,115.30**. The terms of this modification will be as follows:

1. The interest rate will be fixed at 6.75% effective December 1, 2001.
2. Beginning with the first installment due under this modification, January 1, 2002, the loan will utilize a 180-month amortization schedule with a 5-year balloon payment. The new maturity date will be December 1, 2006.
3. The new monthly principal and interest payments will be \$956.72, beginning with the January 1, 2002 payment. There are no escrows provided for at this time.
4. A modification fee of \$350.00 and recording fees of \$12.00 will be charged.

ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

WHEN THE FULL AMOUNT of principal owing together with interest as above provided, shall have been paid in full, the mortgage lien shall be released. If said amount is not paid in full on or before **December 1, 2006**, thence the mortgage may be foreclosed upon for any amount remaining unpaid.

NOTHING HEREIN contained shall be construed to impair the security of the said mortgage nor its successors in interest under said mortgage nor affect nor impair any right or powers which it may have under said note and mortgage for the recovery of the mortgage debt with interest at the rate above provided in case of non-fulfillment of this agreement by said mortgagor.

IN WITNESS WHEREOF the mortgagor(s), hereto have set their hands and seals this 5th day of December, 2001.

Steven G. Slater
Steven G. Slater

Amy K. Slater
Amy K. Slater

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared, **Steven G. Slater and Amy K. Slater**, and acknowledged the execution of the above and foregoing instrument as their free and voluntary act and deed for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 8 day of January, 2002.

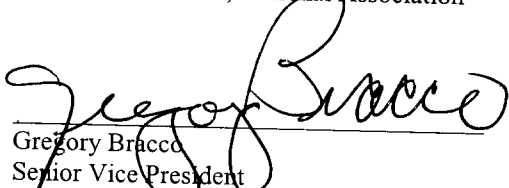
My Commission expires 8/15/09 County of Residence Lake

Vivian L. Vallone
Notary Public

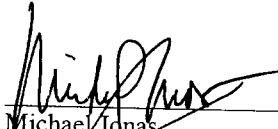
VIVIAN L. VALLONE
NOTARY PUBLIC
STATE OF INDIANA
My Commission Expires:
August 15, 2009

12.00
EP
077692

BANK CALUMET, National Association


Gregory Bracco
Senior Vice President
Mortgage Loan Department

ATTEST


Michael Jonas
Vice President
Mortgage Loan Department

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared **Gregory Bracco, Senior Vice President and Michael Jonas, Vice President** of BANK CALUMET, National Association, Hammond, Indiana, known to me to be such, and acknowledged that as such officers, they signed and delivered the annexed Mortgage Modification Agreement and caused the corporate seal of such Bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank, as their free and voluntary act and deed and as the free and voluntary act and deed of said bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 11th day of January, 2001.

My Commission Expires May 7, 2008 County of Residence Lake


Notary Public Ronda A. Herbert



This instrument prepared by: Gregory Bracco
Senior Vice President
Mortgage Loan Department

Please return to: Bank Calumet
5231 Hohman Avenue
Hammond, Indiana 46320
Attention: Wanda Smith