

# Loan Modification Agreement

Put to: ↓  
LIBERTY SAVINGS  
1900 Indianapolis Boulevard  
Whiting, IN 46394

1514-9

Loan No. \_\_\_\_\_

WHEREAS Liberty Savings Bank, FSB

loaned Daniel Taylor and Sandra D. Taylor, Husband and wife

the sum of Seventy Five Thousand and \_\_\_\_\_ NO/100 Dollars

(\$ 75,000.00 ), as evidenced by a note and mortgage executed and delivered on October 10, 2000, which mortgage is duly recorded in the public records in the Jurisdiction where the mortgaged property is located, which note and mortgage are hereby incorporated herein as a part of this instrument, and Document #2000 075303

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WHEREAS, the undersigned, owner of said premises, has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:\*

Said principal and interest shall be payable at such offices as the note holder may designate in 167 consecutive monthly installments of \$646.77 and on the first day of each succeeding month beginning December 1, 2001 and until the first day of each month, thereafter until the final installments if not sooner paid, shall be due and payable on the first day of October 2015

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

Seventy Two Thousand Twenty Six and ~~22/100~~ Dollars (\$ 72,026.22),

all of which the undersigned promises to pay with interest at 6.25 % per annum until paid, and that the

same shall be payable Six Hundred Forty Six and ~~77/100~~ Dollars (\$ 646.77 ),

per month beginning on the first day of December ~~x1~~ 2001 to be applied first to interest,

and balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this 30th day of November ~~x1~~ 2001

By Sherlynn Groat Authorized Signature Daniel Taylor (SEAL)  
ATTEST: Sherlynn Groat Daniel Taylor

Sandra D Taylor (SEAL)  
Secretary Sandra D Taylor

\*Note: Strike out words "for the following reasons:" if not applicable.  
Before me, the undersigned a Notary Public in and for said Lake County, Indiana appeared Daniel Taylor and Sandra D Taylor, Husband and wife and acknowledged the execution of this instrument on this 30th day of November, 2001  
CONSENT TO LOAN MODIFICATION

My commission expires: Arlene Toleikis  
The undersigned endorser or endorsers, guarantor or guarantors, or other secondary obligor or obligors, including an original unreleased borrower or borrowers, hereby consent to the foregoing loan modification. Arlene Toleikis, Lake Co

Daniel Taylor (SEAL)  
Daniel Taylor  
Sandra D Taylor (SEAL)  
Sandra D Taylor

(NOTE: The above loan modification agreement, when signed, would be good only as against the present obligor or obligors. If it is desired to hold an endorser, guarantor, or other secondary party, including an original unreleased borrower, the above consent should be executed.)

THIS INSTRUMENT WAS PREPARED BY: D. L. Beerling, President

Return Liberty Savings

11/27/01