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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 MAY 15 AM 11:13

MORRIS W. CARTER
RECORDER

LOAN MODIFICATION AGREEMENT

Mortgage Loan #17989

WHEREAS

BANK CALUMET, National Association

LOANED

NuLife Ventures, Inc., by Stephen J. Tokar President

THE SUM of **Twelve Thousand Dollars and 00/100 Dollars (\$12,000.00)** as evidenced by a note and mortgage executed and delivered on **May 28, 1999**, which said mortgage being recorded on **June 3, 1999**, in **Lake County, Indiana**, as document number 99046785 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 \$12,000.00. The terms of this modification will be effective March 28, 2002 and will be as follows:

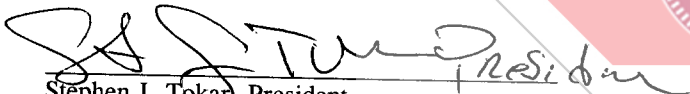
1. The interest rate will remain fixed at 7.500%. A Principal Reduction will be done in the amount of \$1,000.00. The new Principal Balance will be \$11,000.00.
2. The maturity date will be June 28, 2002
3. Principal and Interest owed will be due at maturity on June 28, 2002.

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 June 28, 2002, 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 26th day of April, 2002.


Stephen J. Tokar, President
NuLife Ventures, Inc.

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared **Stephen J. Tokar**, and acknowledged the execution of 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 26th day of April, 2002.

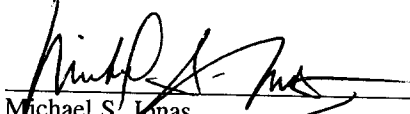
My commission expires May 7, 2008 County of residence Lake


Notary Public Ronda A. Herbert

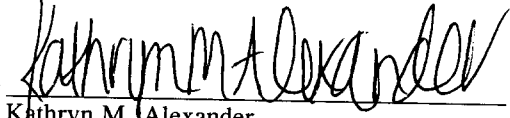
Bank Calumet
5231 Hohman Ave.
Hammond, IN 46320
↑

1000
M.V.
#07989

BANK CALUMET, National Association


Michael S. Jonas
Vice President
Mortgage Loan Department

ATTEST

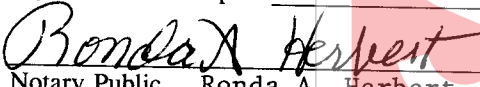

Kathryn M. Alexander
Mortgage Loan Officer
Mortgage Loan Department

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared **Michael Jonas, Vice President and Kathryn M. Alexander, Mortgage Loan Officer** 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 said 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 26th day of April, 2002.

My commission expires May 7, 2008 County of residence Lake


Notary Public Ronda A. Herbert



This Instrument Prepared By: Michael Jonas
Vice President
Mortgage Loan Department

Please return to: Bank Calumet
5231 Hohman Avenue
Hammond, Indiana 46322
Attention: Wanda

