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MORRIS W. CARTER
RECORDER

MORTGAGE MODIFICATION AGREEMENT

MODIFICATION AGREEMENT, made August 26, 2003, between Chemical Bank Shoreline, (the "Mortgagee") of 720 Pleasant St., St. Joseph, MI 49085 and Pedro J Medina and Aida A Medina, husband and wife (the "Mortgagors") of 9999 Randolph St, Crown Point, IN 46307.

RECITALS

A. The Mortgagee is the holder of a certain note made and delivered to the Mortgagee by the Mortgagor and dated August 19, 1998 in the original amount of Two hundred seventy two thousand and no/100 ***** DOLLARS (\$ 272,000.00) (the "NOTE") and

B. The note is secured by a certain real estate mortgage dated August 19, 1998, and recorded September 10, 1998, Liber 98071893, Page , Lake County Records, State of IN (the "Mortgage"), on the real property.

C. The Mortgagor and Mortgagee wish to modify the Note or the Mortgage, or both, without the necessity of rewriting the Note and the Mortgage.

NOW, THEREFORE, in consideration of the mutual agreements herein contained and other good and valuable consideration, the Mortgagor and Mortgagee agree as follows:

1. The Mortgagor and Mortgagee acknowledge, that as of the date hereof, there is owing upon the Note, the principal sum of One hundred forty five thousand three hundred seventy two and 92/100***** DOLLARS (\$ 145,372.92), with interest thereon from 09/01/03.

2. As designated by the of the Mortgagor and in the box adjacent, it is agreed that, as of the date hereof, certain provisions of the Note or the Mortgage, or both, shall be, and the same are, hereby modified and amended as so indicated:

MODIFICATION OF NOTE

Pm. Am Interest Rate. The interest rate of Seven and one eighth percent per annum (7.125%) is modified to Five percent per annum (5.00%). Interest shall never exceed the maximum rate permitted by law to be charged to the Mortgagor by the Mortgagee.

Pm. Am Monthly Installment. The monthly installment of One thousand eight hundred thirty two and 51/100***** DOLLARS (\$1,832.51) is modified to Eight hundred forty nine and 84/100**** DOLLARS (\$849.84)

Pm. Am Maturity Date. The date upon which the entire indebtedness evidenced by the Note, if not sooner paid, shall be due and payable is the 01 day of September, 2008.

 Date of Payment. The due date of the monthly payment is changed to , and on the same day of each month thereafter.

 Prepayment Penalty. Prepayment of the Note may be made.

 Late Payment Charge. A late payment charge may be made in the amount of percent (%) of any payment fifteen (15) days past due.

MODIFICATION OF MORTGAGE

 Amount Secured. The principal amount secured by the Mortgage is modified to the sum of Dollars (\$), plus interest as set forth in the Note.

#468177
13.00
XP
4.00
over

MODIFICATION - OTHER

The Note or Mortgage, or both, are further modified as follows:

3. The parties agree that the Note and the Mortgage, including such changes, modifications, and amendments as are herein contained, are in full force and effect with respect to each and every term and provision thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Mortgaged Premises. Nothing contained herein shall in any way impair the Note or the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary or effect any provision, term, condition or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Note and the Mortgage, it being the intent of the parties that the terms and provisions thereof shall continue in full force and effect, except as specifically modified hereby.
4. If Mortgagor consists of two or more persons, the liability of such persons hereunder shall be joint and several.
5. This Agreement shall be binding upon the heirs, successors and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.
6. This agreement is null and void unless all payments due are received along with this request.

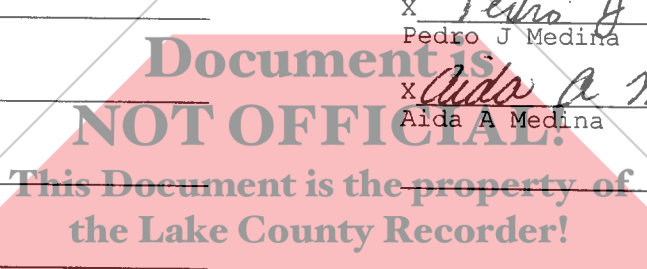
Executed on the date first written above.

WITNESSES:

MORTGAGOR:

X Pedro A Medina
Pedro J Medina

X Aida A Medina
Aida A Medina



Have witnesses type or print their names under their signature

STATE OF INDIANA)
) ss.
County of PORTER)

On this 30th day of August, 2003 this agreement was acknowledged before me by Pedro J Medina and Aida A Medina, husband and wife.

My commission expires:
11/03/2008

Louisa A Mathews
Notary Public

LOUISA A MATHEWS
Notary Public, State of Indiana
County of Porter
My Commission Expires Nov 3, 2008

Notary Public PORTER Co., IN

WITNESSES:

MORTGAGEE:

Chemical Bank Shoreline

BY: Cassie L Bell
Cassie L Bell

ITS: Mortgage Loan Processor

STATE OF MICHIGAN)
) ss.
County of Berrien)

On this 17 day of September, 2003, before me, a Notary Public in and for said County, personally appeared Cassie L Bell a Mortgage Loan Processor acknowledged the foregoing agreement on behalf of said Bank.

THIS INSTRUMENT PREPARED BY:
Chemical Bank Shoreline/
Stephanie F. Wiersma
720 PLEASANT ST.
ST. JOSEPH, MI 49085

Stephanie F Wiersma
Stephanie F Wiersma
Notary Public Cass acting in Berrien Co., MI
MY COMMISSION EXPIRES 06/30/06

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