

LOAN MODIFICATION AGREEMENT  
LOAN NUMBER 00159039

Property Address **2003 116772**  
8889 MONFORT DRIVE  
ST. JOHN, IN 46373

2003-07-17 11:00 AM  
LAKELAND, IN 46322

WHEREAS: FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND  
LOANED: THOMAS M. & MICHAELENE M. GORE

The sum of ONE HUNDRED SIXTY FIVE THOUSAND DOLLARS AND NO/100-- (\$165,000.00), as evidenced by note and mortgage executed and delivered on November 13, 2002 which mortgage is duly recorded in the Recorder's Office of Lake County, Indiana, and which note and mortgage are hereby incorporated herein as a part of this instrument.

The principal balance after the July payment is ONE HUNDRED SIXTY THREE THOUSAND EIGHT HUNDRED EIGHTY SIX DOLLARS AND 78/100 (\$163,886.78).

Whereas, it is hereby agreed that for and in consideration of SEVEN HUNDRED FIFTY DOLLARS 00/100-- (\$750.00) the subject mortgage will be modified. The terms of this modification will be as follows:

1. The interest rate will be reduced from 6.250% to 5.625%
2. Monthly principal and interest payments will change from \$1,015.94 to \$950.64.
3. The term will remain the same.
4. Monthly payments will continue to be due on the first day of each month to be applied first to interest and the balance to principal. The final installment shall be due on or before December 1, 2032. All other terms of the loan to remain the same.

NOTHING HEREIN contained shall be construed to impair the security of the said mortgagee 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 nonfulfillment of this agreement by said mortgagor.

IN WITNESS WHEREOF the parties hereto have hereunto set their hands and seals this 17th day of July 2003.

  
Thomas M. Gore


  
Michaelene M. Gore

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND

ATTEST:

BY:

  
John A. Freyek  
President & CEO

  
Monique L. Stevens  
Assistant Vice President

1st Federal Savings & Loan  
9030 Clark Avenue  
Highland, IN 46322

11.00  
KRW  
C# 116368