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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2004 048210

2004 JUN -8 PM 2:02

MORRIS W. STEIN
RECORDER

LOAN MODIFICATION AGREEMENT

Mortgage Loan #19195

WHEREAS

BANK CALUMET, National Association

LOANED

**Laurence Hlista and Ronald Hlista, as to Parcels 1 and 3; and
Laurence A. Hlista and Ronald Hlista, as to Parcel 2**

The SUM of **One Hundred Nineteen Thousand Two Hundred Fifty and 00/100's Dollars (\$119,250.00)** as evidenced by a note and mortgage executed and delivered on **May 1, 2001**, which said mortgage being recorded on **May 8, 2001**, in **Lake County, Indiana**, as document number **2001 034290**, and which was subsequently modified on **November 15, 2002**, 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 **\$81,705.35**. The terms of this modification will be as follows:

1. **The interest rate will be fixed at 6.75% effective May 10, 2004.**
2. Beginning with the first installment due under this modification, June 1, 2004, the loan will utilize a 156-month amortization schedule. The new maturity date will be May 1, 2017.
3. Monthly principal and interest payments will be \$788.11, beginning with the June 1, 2004 payment. There are no escrows provided for at this time.
4. A modification fee of \$625.00 and recording fees of \$13.00 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 **May 1, 2017**, 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 _____ day of _____, 2004.

X Laurence A. Hlista, a/k/a Laurence Hlista *X Ronald Hlista*

Laurence A. Hlista, a/k/a Laurence Hlista Ronald Hlista



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20.00
*P
88185
8.00 AJOK

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared, **Laurence A. Hlista, a/k/a Laurence Hlista and Ronald Hlista**, 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 20th day of May, 2004.

My Commission expires 10-7-2010 County of Residence Jasper

Laura Pala
Notary Public

BANK CALUMET, National Association

ATTEST:

Gregory Bracco
Gregory Bracco
Senior Vice President
Mortgage Loan Department

Michael Jonas
Michael Jonas
Vice President
Mortgage Loan Department

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the Lake County Recorder!

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 20th day of MAY, 2004.

My Commission Expires 10-7-2010 County of Residence Jasper

Laura Pala
Notary Public



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

