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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2004 080267

2004 SEP 20 AM 9:41

Loan Modification/ Extension Agreement

STATE W. CLAYTON
RECORDER

V-620045438

Loan No. 100310103

WHEREAS, GRIFFITH SAVINGS BANK (hereinafter "Lender") loaned Sharon K. Goins and Adam T. Goins (hereinafter "Borrower") the sum of FORTY FIVE THOUSAND AND 00/100 Dollars (\$45,000.00), as evidenced by a note and mortgage executed and delivered on September 20, 2002, as Document No.2002086780, which mortgage is duly recorded in the public records in the Jurisdiction where the mortgaged property is located on:

Lot 4, Block 16, in the Town of Ross, as per plat thereof recorded in Miscellaneous Record "A", page 254, in the Office of the Recorder of Lake County, Indiana. Commonly known as 3549 W. 48th Court, Gary, IN 46408

and which note and mortgage is hereby incorporated herein as a part of this instrument, and

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

The current outstanding principal balance is \$ 43,220.95

The maturity date of October 1, 2022 is hereby extended to August 1, 2024
This loan will utilize a 20 year amortization schedule with a 20 year maturity.

Interest from and including September 1, 2004, through the date of maturity will be reduced from 8.125% to 5.875%.

The modification/extension fee is \$432.21 (1.00%) of the outstanding principal balance.

The loan escrow account shortage is \$1,033.87.

Monthly payment will be due on the 1st of each month and upon failure to pay any installment within 15 days after the due date a delinquency charge shall be due and payable of 3.00% of the principal and interest payment.

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

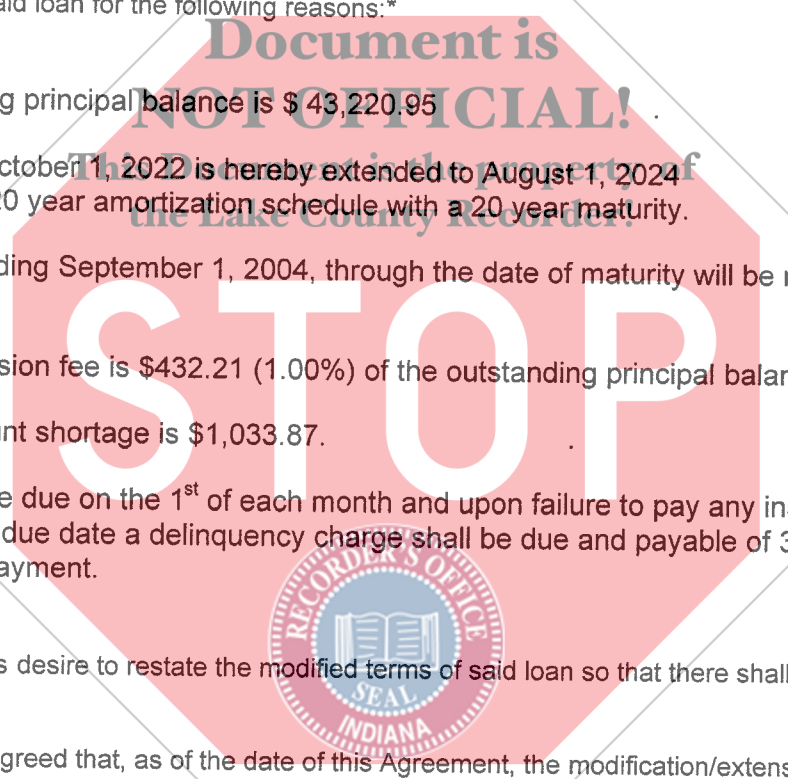
THEREFORE, it is hereby agreed that, as of the date of this Agreement, the modification/extension fee and loan escrow account shortage will be added to the unpaid balance of said indebtedness for a sum of FORTY FOUR THOUSAND SIX HUNDRED EIGHTY SEVEN AND 03/100-----Dollars (\$44,687.03), all of which the undersigned promises to pay with interest at 5.875% per annum until paid, and that the same shall be payable THREE HUNDRED SIXTEEN AND 94/100----Dollars (\$316.94) per month beginning on the 1st day of September, 2004, to be applied first to interest, and balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations for a total payment of \$461.03 (subject to change according to the escrow re-evaluations aforesaid) and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this 16th day of August, 2004.
Modification/Extension effective this 20th day of August, 2004.

Sharon K. Goins
Sharon K. Goins

Adam T. Goins
Adam T. Goins

Chicago Title Insurance Company



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A-DG
19-325

Griffith Savings Bank

By Joanne Jones
Joanne Jones, President

ATTEST:

Sylvia Torbica
Sylvia Torbica, Assistant Vice President

*Note: Strike out words "for the following reasons:" if not applicable.

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

I Cynthia Skura, a Notary Public in and for said county and state, do hereby certify that Sharon K. Goins and Adam T. Goins, personally appeared before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, has (have) executed same, and acknowledged said instrument to be her (their) free and voluntary act and deed and that she (they) executed said instrument for the purposes and uses therein set forth

Witness my hand and official seal this 16th day of August, 2004

My Commission Expires: 09/17/07

Cynthia Skura
Cynthia Skura, Notary Public

Resident of Lake County



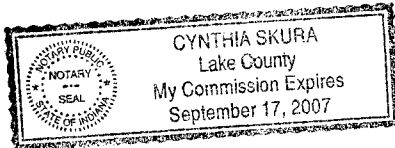
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

I, Cynthia Skura, Notary Public in and for said county and state, do hereby certify that Joanne Jones and Sylvia Torbica, officers of Griffith Savings Bank, personally appeared before me and are known or proved to me to be the persons who, being informed of the contents of the foregoing instrument, have executed same, and acknowledged said instrument to be their free and voluntary act and deed and that they executed said instrument for the purposes and uses therein set forth.

Witness my hand and official seal this 16th day of August, 2004.

My Commission Expires: 09/17/07

Cynthia Skura
Notary Public



Resident of Lake County

This instrument was prepared by Joanne Jones, President, Griffith Savings Bank