



or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), (iii) and (iv) contained herein; and

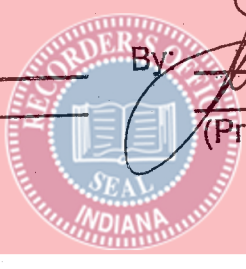
- (iv) The obligation to repay the Subsidy to the Member shall terminate after any foreclosure. Otherwise, the covenants contained herein shall continue until released by the Member in writing or the expiration of the Retention Period, whichever should first occur.

IN WITNESS WHEREOF, the Borrower(s) and the Member, by its duly authorized representative, have executed this Agreement as of this 5th day of April, 2005.

**Document is NOT OFFICIAL**

**This Document is the property of the Lake County Recorder!**

**STOP**



Witness: \_\_\_\_\_ Borrower: Patricia Charlene Niemin

Witness: \_\_\_\_\_ Borrower: \_\_\_\_\_

Witness: \_\_\_\_\_ (Member)

Witness: \_\_\_\_\_ By: Lawrence H. Stengel  
LAWRENCE H. STENDEL SR. VICE PRES.  
(Printed Name and Title)

State of INDIANA )  
County of LAKE )SS:

The foregoing instrument was acknowledged before me this 5th day of

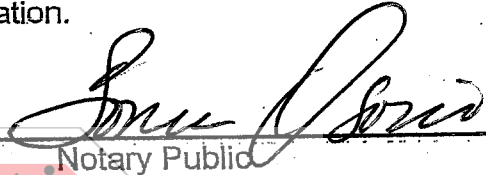
April, 2005, by Lawrence H. Stengel  
Sr. Vice President

MY COMMISSION EXPIRES: OCTOBER 17, 2009  
My Commission Expires \_\_\_\_\_  
My County of Residence: LAKE  
Notary Public  
Sonia Osorio  
Sonia Osorio  
(Printed)

State of Indiana )  
 )SS:  
County of Lake )

The foregoing instrument was acknowledged before me this 5th day of April, 2005, by Lawrence H. Stengel the Sr. Vice President of Bank Calumet, NA (Member) for and on behalf of such organization.

MY COMMISSION EXPIRES:  
My Commission Expires: OCTOBER 17, 2009

  
\_\_\_\_\_  
Notary Public

My County of Residence: LAKE

Sonia Osorio  
(Printed)



This Instrument prepared by: \_\_\_\_\_  
(and upon recording, to be returned to) Attorney at Law

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(Mailing Address)



**OFFICE OF THE LAKE COUNTY RECORDER**  
LAKE COUNTY GOVERNMENT CENTER  
2293 NORTH MAIN STREET  
CROWN POINT, INDIANA 46307



**MICHAELA A. BROWN**  
Recorder

**HECTOR A. ESPINOZA**  
Chief Deputy

PHONE (219) 755-3730  
FAX (219) 755-3257

**MEMORANDUM**

