

2

LOAN MODIFICATION AGREEMENT  
LOAN NUMBER 00197021390

Property Address:  
4500 Cosner  
Lake Station, IN 46405

2006 009088

WHEREAS: FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND  
LOANED: JOSEPH WITTIG

The sum of THIRTY-FIVE THOUSAND DOLLARS AND NO/100-- (\$35,000.00), as evidenced by note and mortgage executed and delivered on February 20, 2004, 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 the instrument.

Whereas, it is hereby agreed that for and in consideration of ZERO DOLLARS 00/100--- (\$00.00) the subject mortgage will be modified. The terms of this modification will be as follows:

1. The available line of credit, mortgage amount shall be increased to FIFTY-THREE THOUSAND SIX HUNDRED DOLLARS & NO/100 (\$53,600.00).
2. The term will remain the same.
3. All other terms of the loan shall 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.

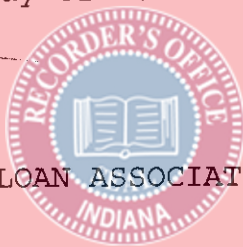
IN WITNESS WHEREOF the parties hereto have hereunto set their hands and seals this 20<sup>TH</sup> Day of December, 2005.

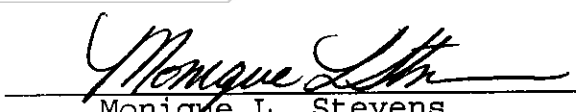
  
Joseph Wittig

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND

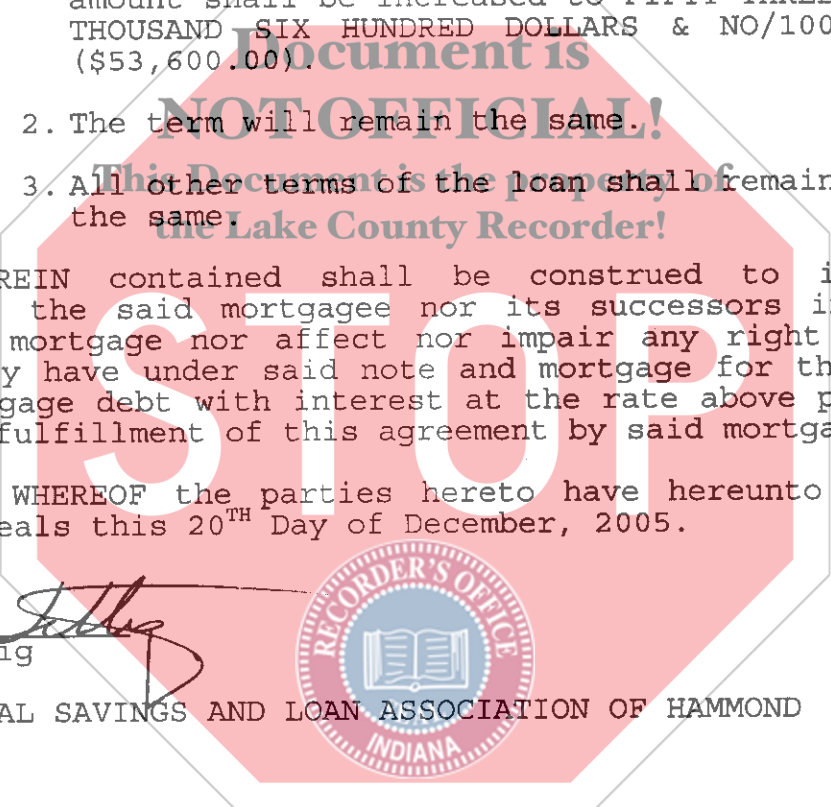
ATTEST:

BY:   
John A. Freyek  
President & CEO



  
Monique L. Stevens  
Vice President

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORDER  
MICHAEL A. BROWN  
RECORDER  
2006 FEB - 9 11 AM 8:49



1300  
CB# 20940  
G.H

**DECLARATION**

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security numbers;
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, the undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.

*Alicia Wallace*

Signature

*Alicia Wallace*

Printed Name of Declarant

**Document is NOT OFFICIAL!**

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

**STOP**

