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LOAN MODIFICATION AGREEMENT
LOAN NUMBER 00197022398

Property Address:
4961 DELAWARE STREET
GARY, IN 46409

WHEREAS: FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND

LOANED: ADRIAN AND DANIELA TARTAREANU

The sum of THIRTEEN THOUSAND SIX HUNDRED DOLLARS AND NO/100-- (\$13,600.00), as evidenced by note and mortgage executed and delivered on November 18, 2005, 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

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 THIRTY EIGHT THOUSAND & NO/100 (\$38,000.00).
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 30TH Day of December, 2005.

Adrian Tartareanu
Adrian Tartareanu



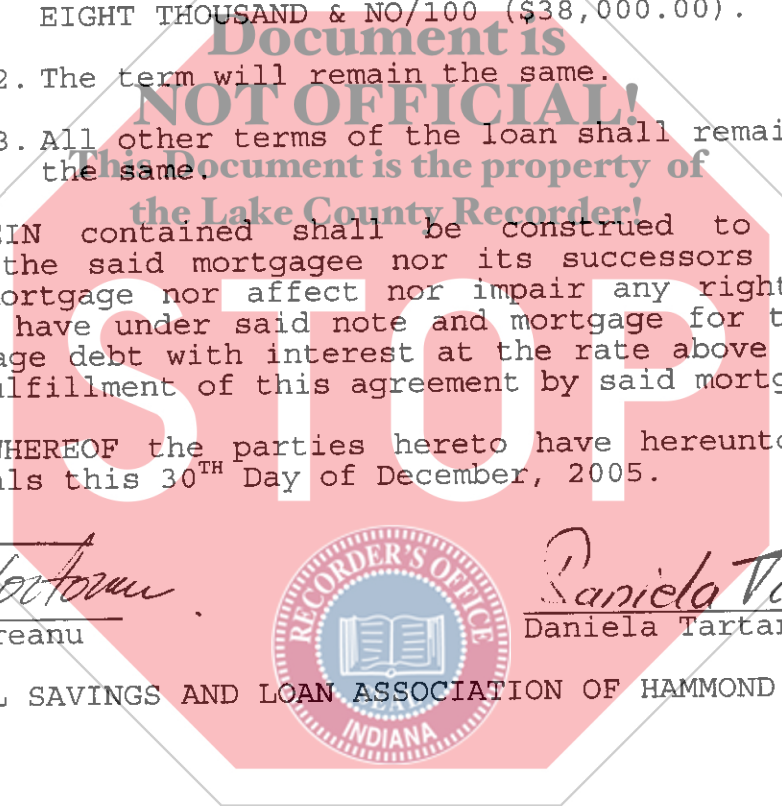
Daniela Tartareanu
Daniela Tartareanu

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND

ATTEST:

BY: John A. Freyek
John A. Freyek
President & CEO

Monique L. Stevens
Monique L. Stevens
Vice President



2006 009069

MICHAEL A. BOBIN
RECORDER

2006 FEB -6 AM 8:49

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

1200
CFT 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

