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LOAN MODIFICATION AGREEMENT  
LOAN NUMBER 00197021630

Property Address:  
6151 Kentucky  
Merrillville, IN 46410

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

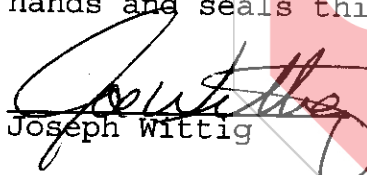
The sum of FORTY-FOUR THOUSAND NINE HUNDRED DOLLARS AND NO/100-- (\$44,900.00), as evidenced by note and mortgage executed and delivered on August 13, 2004, which mortgage is duly recorded in the Recorder's Office of Lake County, Indiana, and which note and mortgage are hereby incorporated herein as a part of 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 SEVENTY-SIX THOUSAND DOLLARS & NO/100 (\$76,000.00).
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 mortgagee.

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

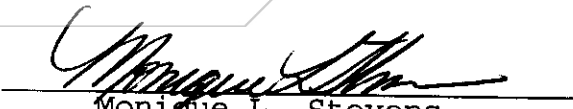
  
Joseph Wittig

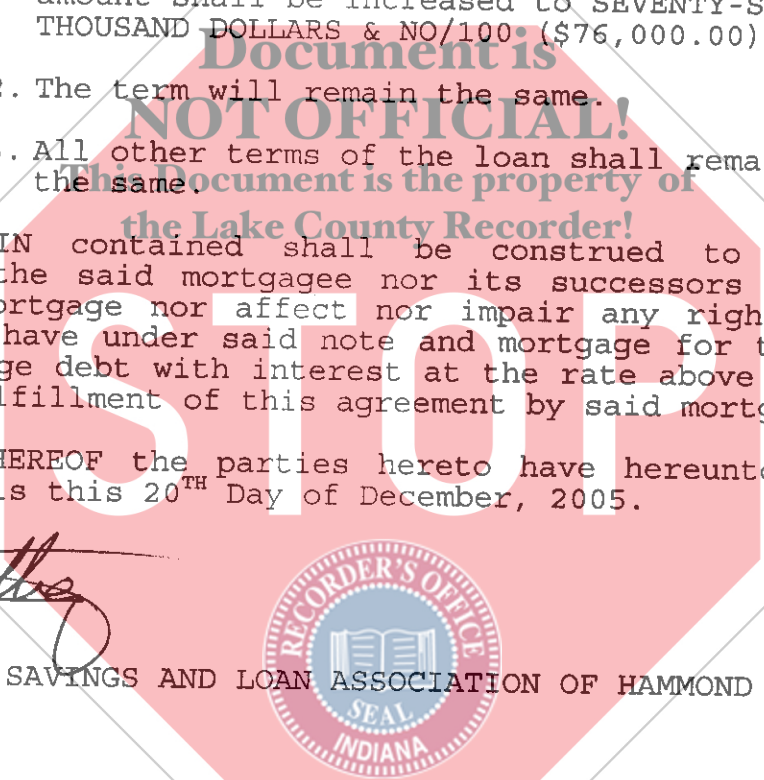
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND

ATTEST:

BY:

  
John A. Freyek  
President & CEO

  
Monique L. Stevens  
Vice President



2006 009070

MICHAEL A. BROWN  
RECORDER

2006 FEB -6 AM 8:49

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

1300  
CFF 20940  
64

**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

**Document is**

*Alicia Wallace*

**NOT OFFICIAL**  
Printed Name of Declarant

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

**STOP**

