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WORTHINGTON

LOAN MODIFICATION AGREEMENT

Mortgage Loan #17147

WHEREAS

BANK CALUMET, National Association

LOANED

**Robert S. Hansen and Michelle C. Borman,
As Joint Tenants**

The SUM of **Seventy-Three Thousand Fifty-Five and 00/100's Dollars (\$73,055.00)** as evidenced by a note and mortgage executed and delivered on **June 1, 1998**, which said mortgage being recorded on **June 5, 1998**, in **Lake County, Indiana**, as document number **98041999**, and which was subsequently modified on **November 4, 2004**, which modification was recorded on **December 16, 2004**, in **Lake County, Indiana** as document number **2004 106843**, and,

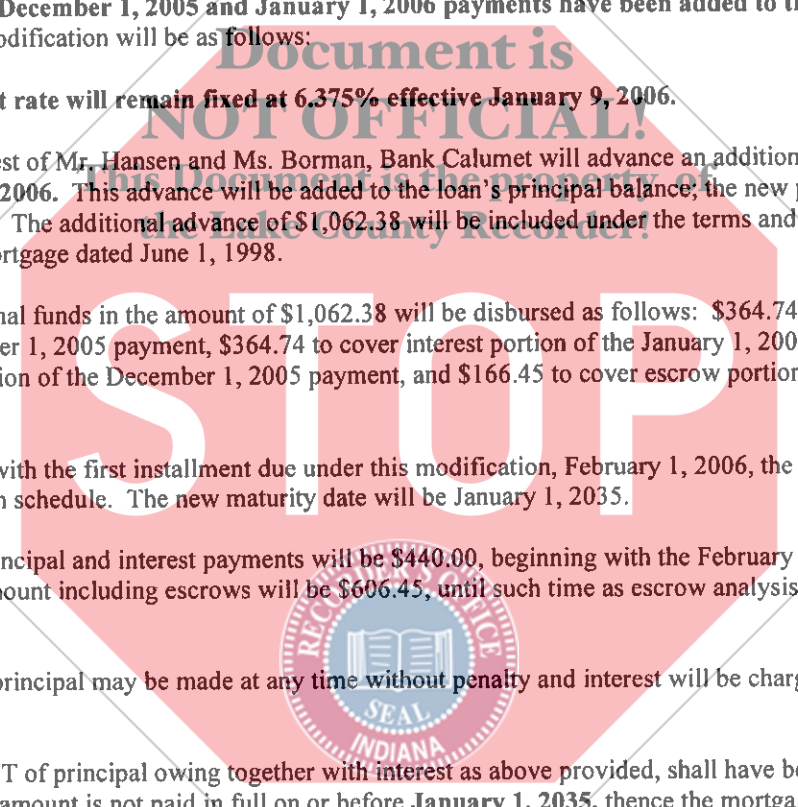
WHEREAS it is hereby agreed that for and in consideration of Ten and 00/100 dollars (\$10.00) and other valuable considerations to the lender, the subject mortgage will be modified. The current principal balance is **\$68,657.69** and will be **\$69,720.07** after interest and escrow portions for the **December 1, 2005** and **January 1, 2006** payments have been added to the outstanding loan balance. The terms of this modification will be as follows:

1. **The interest rate will remain fixed at 6.375% effective January 9, 2006.**
2. **At the request of Mr. Hansen and Ms. Borman, Bank Calumet will advance an additional \$1,062.38 effective January 9, 2006. This advance will be added to the loan's principal balance; the new principal balance will be \$69,720.07. The additional advance of \$1,062.38 will be included under the terms and conditions as the original note and mortgage dated June 1, 1998.**
3. **The additional funds in the amount of \$1,062.38 will be disbursed as follows: \$364.74 to cover interest portion of the December 1, 2005 payment, \$364.74 to cover interest portion of the January 1, 2006 payment, \$166.45 to cover escrow portion of the December 1, 2005 payment, and \$166.45 to cover escrow portion of the January 1, 2006 payment..**
4. **Beginning with the first installment due under this modification, February 1, 2006, the loan will utilize a 348-month amortization schedule. The new maturity date will be January 1, 2035.**
5. **Monthly principal and interest payments will be \$440.00, beginning with the February 1, 2006 payment, the total payment amount including escrows will be \$606.45, until such time as escrow analysis may adjust the payment amount.**

ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

WHEN THE FULL AMOUNT of principal owing together with interest as above provided, shall have been paid in full, the mortgage lien shall be released. If said amount is not paid in full on or before **January 1, 2035**, thence the mortgage may be foreclosed upon for any amount remaining unpaid.

NOTHING HEREIN contained shall be construed to impair the security of the said mortgage 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 non-fulfillment of this agreement by said mortgagor.



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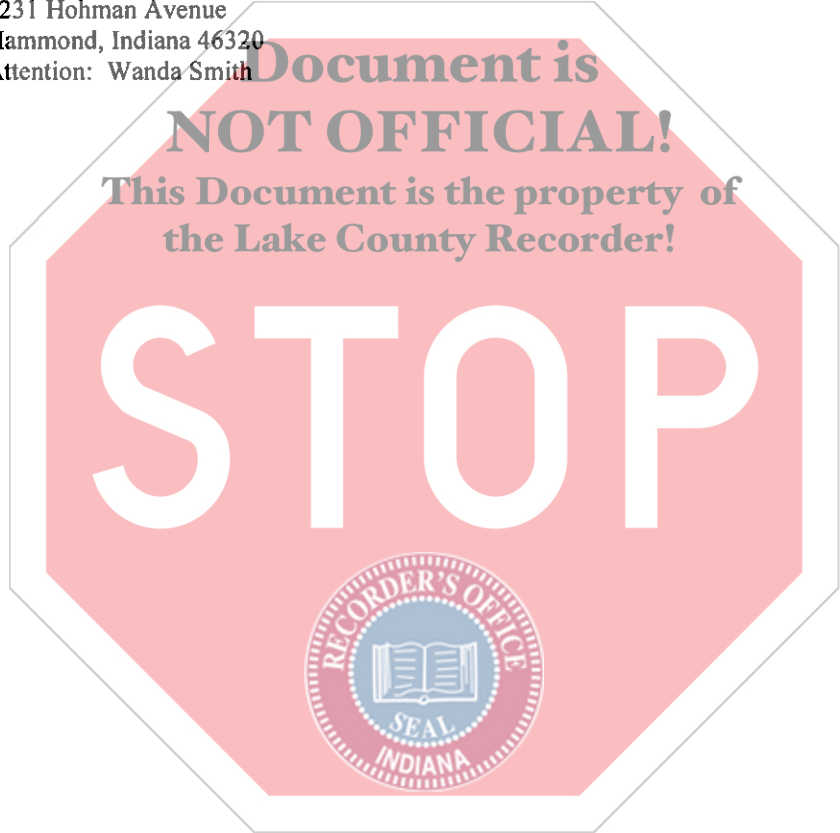
GIVEN under my hand and official seal this 30TH day, of JANUARY, 2006.

My Commission expires JULY 19, 2007 County of Residence LAKE

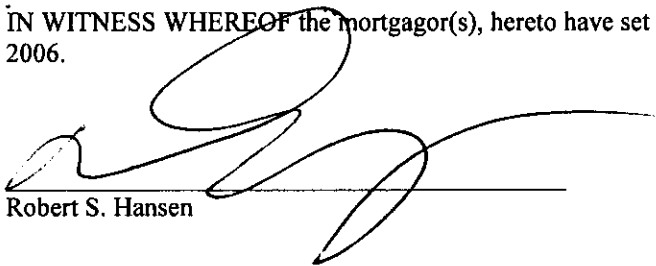
Joan C. Bukowski
Notary Public JOAN C. BUKOWSKI


This instrument prepared by: Art R. Russell
Vice President
Mortgage Loan Department

Please return to: Bank Calumet
5231 Hohman Avenue
Hammond, Indiana 46320
Attention: Wanda Smith



IN WITNESS WHEREOF the mortgagor(s), hereto have set their hands and seals this 27th day of January, 2006.


Robert S. Hansen

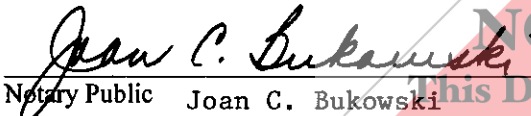

Michelle C. Borman

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared, **Robert S. Hansen and Michelle C. Borman**, and acknowledged the execution of the above and foregoing instrument as their free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and official seal this 27th day of January, 2006.

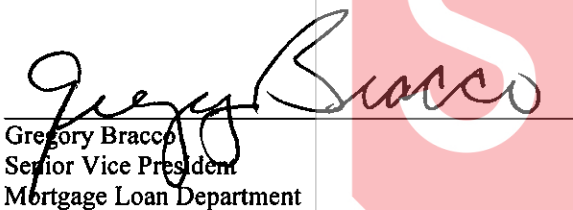
My Commission expires July 19, 2007 County of Residence Lake


Notary Public Joan C. Bukowski



BANK CALUMET, National Association

ATTEST:


Gregory Bracco
Senior Vice President
Mortgage Loan Department


Michael Jonas
Vice President
Mortgage Loan Department

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared **Gregory Bracco, Senior Vice President and Michael Jonas, Vice President** of BANK CALUMET, National Association, Hammond, Indiana, known to me to be such, and acknowledged that as such officers, they signed and delivered the annexed Loan Modification Agreement and caused the corporate seal of such Bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank, as their free and voluntary act and deed and as the free and voluntary act and deed of said bank, for the uses and purposes therein set forth.

Prescribed by the
State Board of Accounts
(2005)

County form 170

Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the 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 number in attached document.
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

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



Bernadette M. Ziol
Signature of Declarant

Bernadette M. Ziol

Printed Name of Declarant