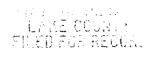
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Mortgagor's Name And Address

GEORGIOU & KELLY DEVELOPMENT, LLC 8979 LOUIS COURT ST. JOHN, IN 46373

("Mortgagor" whether one or more)

BANK CALUMET
NATIONAL
ASSOCIATION
Fikia Calumet National Bank
5231 Hohman Avenue
Hammond, Indiana 46320

("Mortgagee")

Return to:

BANK CALUMET 5231 Hohman Avenue Hammond, Indiana 46320

MORTGAGE MODIFICATION AGREEMENT

Mortgagor, for valuable consideration given by Mortgagee, the receipt and sufficiency of which is hereby acknowledged, does hereby agree that the certain Mortgage dated the 3rd day of December, 2004, recorded the 5th day of January, 2005, in the Office of the Recorder of Lake County, Indiana, as Document No. **2005000390** (herein the "Mortgage"), is hereby amended as follows:

- 1. Additional Indebtedness Secured by Mortgage. In addition to the obligations referred to in the Mortgage it shall also secure payment of that certain promissory note executed by Georgiou & Kelly Development, LLC., dated the 14th day of March, 2006 in the original principal amount of \$303,000.00, which note matures on March 14, 2007, together with all advances made from time to time there under, and any and all renewals, modifications, replacements and extensions thereof and all interest, attorney fees, and costs of collection with respect thereto.
- 2. Miscellaneous. The Mortgagor further agrees as follows:
 - A. All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage Amendment Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.
 - B. This Mortgage Amendment Agreement shall in all respects be governed by and construed in accordance with the substantive laws of the State of Indiana.
 - C. This Mortgage Amendment Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor.

EXECUTED and delivered in Lake County, Indiana this 14th day of March, 2006.

GEORGIOU & KELLY DEVELOPMENT, LLC.

Nicholas Georgiou, Manager

"Mortgagor"

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Mortgagee's Consent to Modification

Bank Calumet National Association hereby consents to the above mortgage modification this 14th day of March, 2006.

Bank Calumet National Association

By: / WAN WWW Lisa J. Anderson

lts: Vice President

STATE OF INDIANA

)SS:

LAKE COUNTY

ACKNOWLEDGMENT 1S

Before me, a Notary Public in and for said County and State personally appeared Nicholas Georgiou the Manager of Georgiou & Kelly Development, LLC., and acknowledged the execution of the above and foregoing Mortgage Modification Agreement for and on behalf of Georgiou & Kelly Development, LLC., this 14th day of March, 2006.

the Lake County Recorder

My Commission Expires: March 5, 2008

Sophie Zdraveski, Notary Public, Residing in Lake County, Indiana

SOPHIE ZDRAVESKI
Lake County
PUBLIC MY Commission Expires
March 5, 2008

This instrument was prepared by: Lisa J. Anderson, Vice Presidentisz

Prescribed by the State Board of Accounts (2005)

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 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.

Signature of Declarant

Lisa J. Anderson, Vice President Printed Name of Declarant