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MICHAEL A. BROWN
RECORDER

BALLOON LOAN MODIFICATION AGREEMENT

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WHEREAS, Citizens Financial Bank, formerly known as Citizens Financial Services, FSB (Lender), loaned Frances M Cadieux Hohenberger (*Borrower*) the sum of Fifty Two Thousand Five Hundred Dollars (\$52,500.00) as evidenced by a Note (Note) dated September 11, 2001;

WHEREAS, to secure repayment of the debt evidenced by the Note, Borrower(s) executed and delivered to Lender a Mortgage (Security Instrument), dated September 11, 2001 and supplemented by a One or Multi Unit Rider and a Balloon Loan Rider (Rider), dated September 11, 2001, which Security Instrument and Rider were duly recorded on September 14, 2001 in the Office of the Recorder of Lake County, Indiana as Document Number 2001074179 which Mortgage encumbers the following described real estate:

The North 50 feet of Lot 3 in Block 7, in Hartman Gardens, as per plat thereof recorded in Plat Book 14 page 22, in the Office of the Recorder of Lake County, Indiana

Property Address: 6839 Arkansas Ave, Hammond, IN 46323

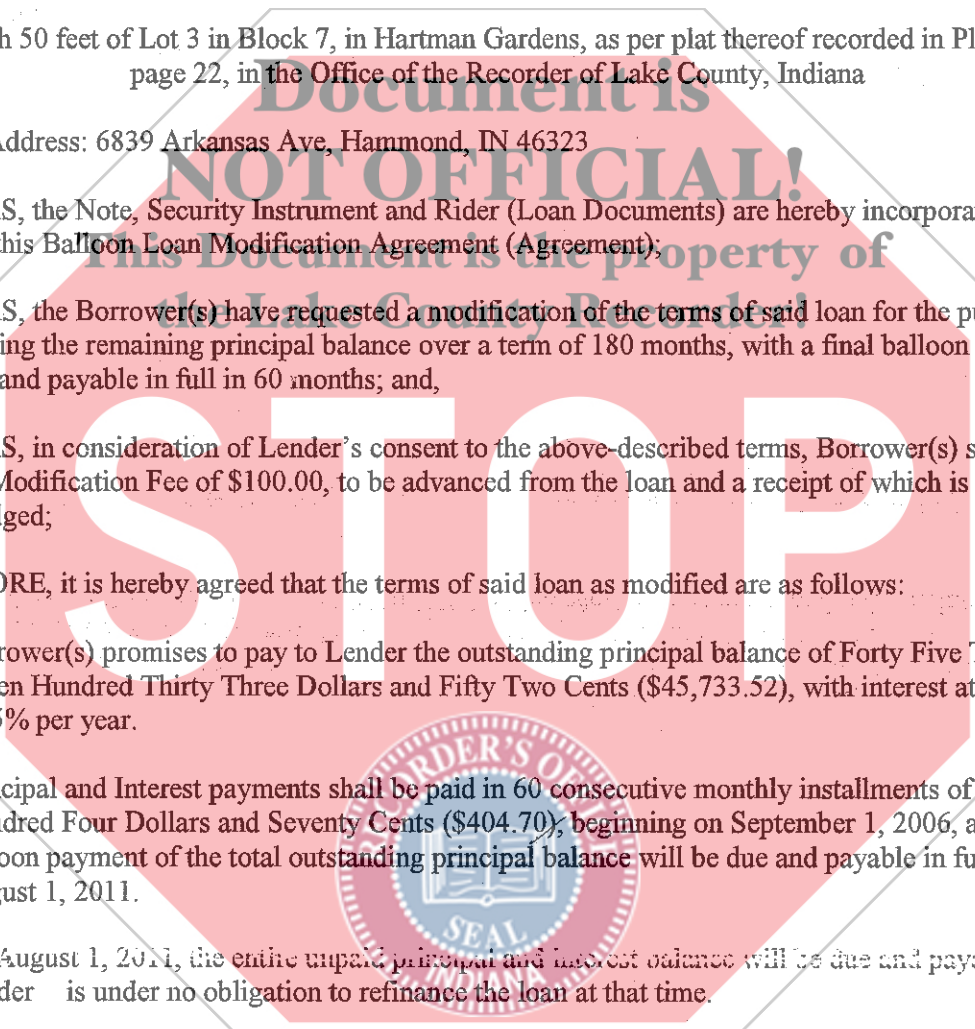
WHEREAS, the Note, Security Instrument and Rider (Loan Documents) are hereby incorporated herein as part of this Balloon Loan Modification Agreement (Agreement);

WHEREAS, the Borrower(s) have requested a modification of the terms of said loan for the purpose of re-amortizing the remaining principal balance over a term of 180 months, with a final balloon payment being due and payable in full in 60 months; and,

WHEREAS, in consideration of Lender's consent to the above-described terms, Borrower(s) shall pay to Lender a Modification Fee of \$100.00, to be advanced from the loan and a receipt of which is hereby acknowledged;

THEREFORE, it is hereby agreed that the terms of said loan as modified are as follows:

1. Borrower(s) promises to pay to Lender the outstanding principal balance of Forty Five Thousand Seven Hundred Thirty Three Dollars and Fifty Two Cents (\$45,733.52), with interest at a rate of 6.75% per year.
2. Principal and Interest payments shall be paid in 60 consecutive monthly installments of Four Hundred Four Dollars and Seventy Cents (\$404.70), beginning on September 1, 2006, and a final balloon payment of the total outstanding principal balance will be due and payable in full on August 1, 2011.
3. On August 1, 2011, the entire unpaid principal and interest balance will be due and payable in full. Lender is under no obligation to refinance the loan at that time.
4. Borrower(s) has/have paid to Lender a Modification Fee of \$100.00, receipt of which is hereby acknowledged.
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents will remain unchanged and in full effect and the Borrower(s) and Lender will be bound by and comply with all of the terms and provisions thereof, as amended by this Agreement.



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