

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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LOAN MODIFICATION AGREEMENT
A. BROWN
RECORDER

Chicago Title Insurance Company

WHEREAS, THE CITY OF HAMMOND BY AND THROUGH ITS RECEVELOPMENT COMMISSION loaned Joe Cetwinski, of 3934 Torrence Avenue, Hammond, Indiana 46327 the sum of Thirty thousand Three Hundred Ninety dollars 95/100 Dollars (\$30,390.95), as evidenced by a note and mortgage executed and delivered on the 27th day of September, 2006 which mortgage is duly recorded on 10/3/2006 in the public records as Document No. #2006666161 in the Jurisdiction where the mortgage property is located, which note and mortgage are hereby incorporated herein as part of this instrument and,

WHEREAS, the undersigned, owner of said premises, has found it necessary and does hereby request a modification for the terms of said loan for the following reasons:

AN INCREASE IN LOAN AMOUNT FROM \$30,390.95 TO \$31,140.95

The increase from change order for	
\$750.00 in construction	\$750.00
Recording fees	\$18.00

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid balance of said indebtedness is Thirty One Thousand One Hundred Forty Dollars Dollars (\$ 31,140.95) all of which the undersigned wished to pay with interest at 0 % per annum until paid, and that the same shall be payable in full upon sale of Real Estate, upon transfer of legal title to Real Estate, upon date of death of said mortgagee or upon the vacating of the premises by said mortgagee and said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this 6th day of January, 2004.

CITY OF HAMMOND BY AND THROUGH
ITS REDEVELOPMENT COMMISSION

BY: McKinley "Mac" Nutall
McKinley "Mac" Nutall, President



ATTEST: Rosemary Wojtyla
Rosemary Wojtyla, Secretary

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DG
ET

CONSENT TO LOAN MODIFICATION

The undersigned endorser or endorsers, guarantor or guarantors, or other secondary obligor or obligors, including an original unreleased borrower or borrowers, hereby consent to the foregoing loan modification.




Joe Cetwinski

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Document is NOT OFFICIAL!

Before me, a Notary Public in and for said County and State, on this 6th day of January, 2004, personally appeared McKinley "Mac" Nutall and Rosemary Wojdyla personally know to me to be President and Secretary of the Hammond Redevelopment Commission and each acknowledged execution of the foregoing instrument for and on behalf of said Commission.

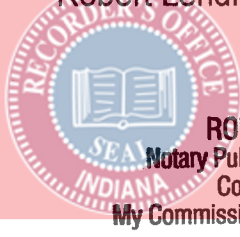
IN WITNESS WHEREOF, I have affixed by hand and Notary Seal



Robert Lendi, Notary Public

My Commission Expires: 4/3/13

County of Residence: Lake



ROBERT LENDI
Notary Public, State of Indiana
County of Lake
My Commission Expires Apr. 3, 2013

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 6th day of January 2004, personally appeared Joe Cetwinski an individual and acknowledged execution of the foregoing instrument.

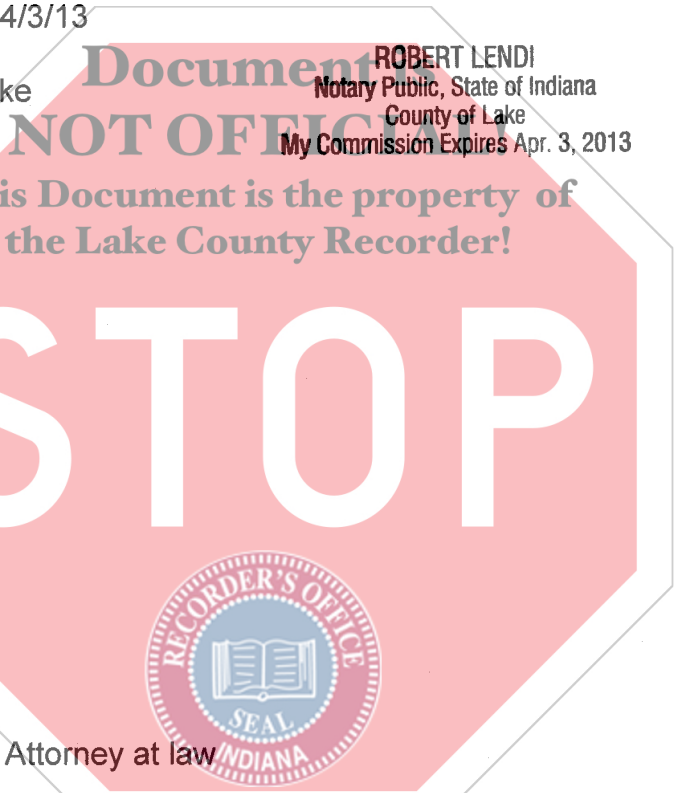
IN WITNESS WHEREOF, I have affixed by hand and Notary Seal



Robert Lendi, Notary Public

My Commission Expires: 4/3/13

County of Residence: Lake



Prepared by: Carol Green, Attorney at law

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.