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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2008 062221

2008 SEP -4 AM 9:28

MICHAEL A. BROWN
RECORDER

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Record & Return To:

Mortgage Service Center
4001 Leadenhall Road
Mt. Laurel, NJ 08054
877-766-8244

Prepared By: Christina M Wyatt
Christina M Wyatt

Investor Number: P57-010-7700001433

Loan Number: 0041066903

FIXED RATE LOAN MODIFICATION AGREEMENT

This Fixed Rate Loan Modification Agreement ("Agreement"), made today **June 19, 2008**, between **KENNETH W PARSON JR** and **MARIAN PARSON Husband and Wife**, whose address is **860 Clearwater Cove East, Crown Point, Indiana 46307**, and **First Financial Bank d/b/a Sand Ridge Bank** ("Lender"), whose address is **2652 North Bend Road, Hebron, Kentucky 41048** amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated **November 14, 2003** and recorded **November 21, 2003**, instrument number **2003 123854**, of the **Lake** County records of **Indiana**, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at **860 Clearwater Cove East, Crown Point, Indiana 46307** the real property described being set forth as follows:

(SEE ATTACHED LEGAL)

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

The first paragraph of the "Security Instrument" (Mortgage, Deed of Trust or Deed to Secure Debt) is amended and supplemented as follows:

Borrower owes Lender the principal sum of **Forty Six Thousand Three Hundred Seventy Three Dollars and Fifty Two Cents** (U.S. \$46,373.52). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **December, 2018**.

Paragraph 1 Note is amended and supplemented as follows:

1. BORROWER'S PROMISE TO PAY:

✓#329913
E 21
RB

In return for a loan that I have received, I promise to pay U.S.
\$46,373.52 (this amount is called "principal"), plus interest, to the order of the Lender.

Paragraph 2 of the Note is amended and supplemented as follows:

2. INTEREST

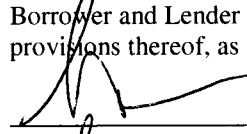
I will pay interest at a yearly rate of 5.25%.

Paragraph 3 of the Note is amended and supplemented as follows:

3. PAYMENTS

I will make my monthly payments on the 1st day of each month beginning on August, 2008. If on, December, 2018 I still owe amounts under the Note, I will pay those amounts in full on that date, which is called my "Maturity Date". My monthly principal and interest payment will be in the amount of U.S. \$482.43.


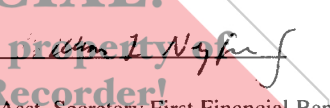
Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note, and/or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender shall continue to be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.



(Witness)(Required) Kenneth W Parson Jr (Borrower)



(Witness)(Required) Marian Parson (Borrower)

BY:  
Vice President First Financial Bank Asst. Secretary First Financial Bank
d/b/a Sand Ridge Bank d/b/a Sand Ridge Bank

----- [Space below This Line for Acknowledgement] -----

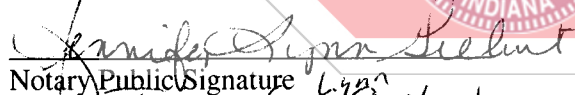
INDIVIDUAL ACKNOWLEDGEMENT

STATE OF Indiana COUNTY OF Lake

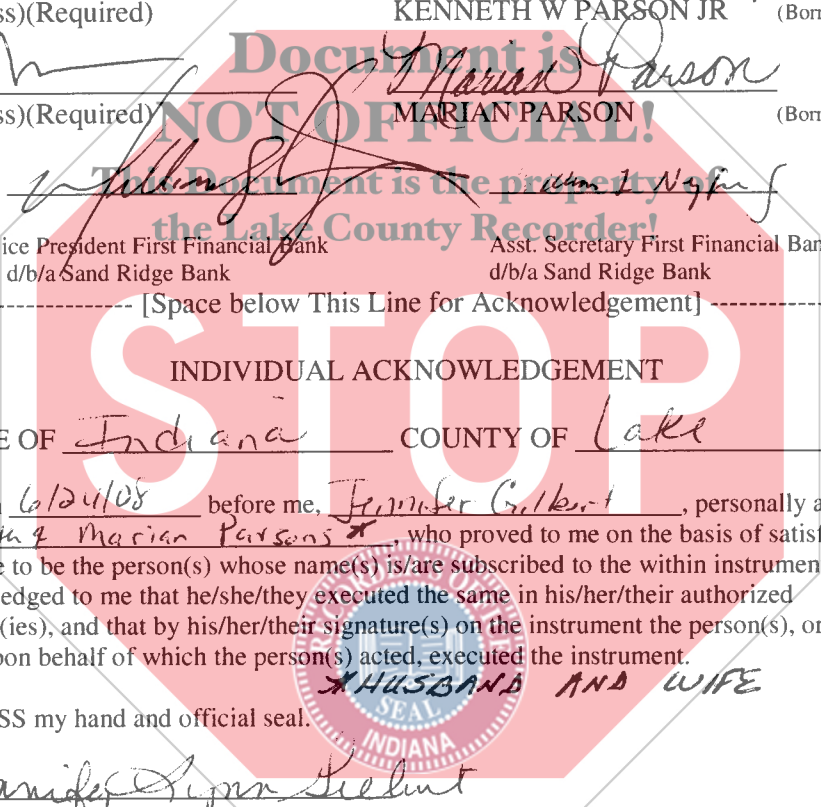
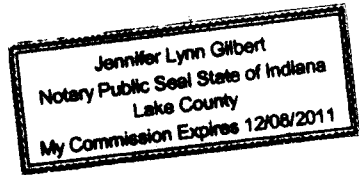
On 6/24/08 before me, Jennifer Gilbert, personally appeared Kenneth & Marian Parsons, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

HUSBAND AND WIFE

WITNESS my hand and official seal.



Notary Public Signature Jennifer Lynn Gilbert
Printed Name



CORPORATE ACKNOWLEDGMENT

STATE OF NEW JERSEY
COUNTY OF BURLINGTON

ON this 1st Day of July 2008, before me, Julie A Stephens a Notary Public in and for said state and county, personally appeared William E Simon Jr., the Assistant Vice President of First Financial bank d/b/a Sand Ridge bank, and William L Neighbors Jr., the Assistant Secretary of First Financial bank d/b/a Sand Ridge bank, that executed the within instrument, on behalf of First Financial bank d/b/a Sand Ridge bank, that executed the within herein named, and acknowledged to me that such First Financial bank d/b/a Sand Ridge bank, that executed the within executed the within instrument pursuant to its by-laws or resolution of its Board of Directors. Witness my hand and official seal in the state and county last aforesaid.

Julie A Stephens
Notary Public

My Commission Expires: 9/2/09

"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"

Julie A Stephens
Notary Public

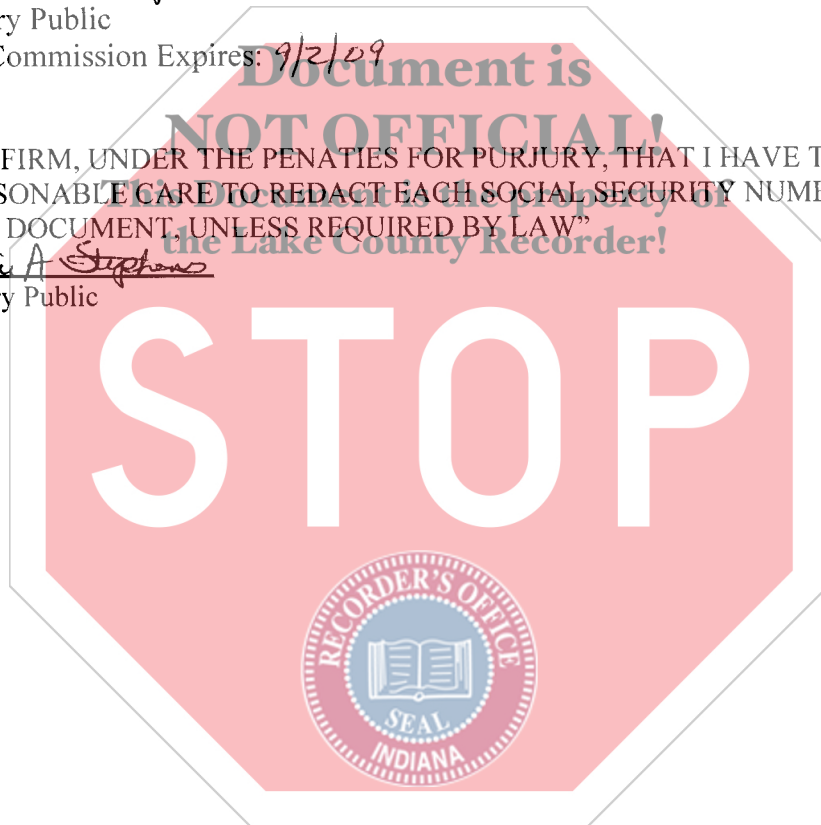


EXHIBIT A

LOT 19, IN CLEARWATER COVE, A PLANNED UNIT DEVELOPMENT, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 92, PAGE 52, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

