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MICHAEL A. BROWN
RECORDER

LOAN MODIFICATION AGREEMENT

620084398

WHEREAS, LAKE FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND N/K/A LAKE FEDERAL BANK, FSB, whose principal address is 7048 Kennedy Avenue, Hammond, Indiana, granted KATHLEEN K. KEEFER, an Equity Line of Credit in which the principle sum of credit extended is not to exceed Ten Thousand and no/100--Dollars (\$10,000.00), as evidenced by a note and mortgage dated October 6, 1994, and recorded October 18, 1994, as Document Number 94071559, in the public records in the County of Lake, State of Indiana, where the mortgaged property is located, which note, mortgage and Loan Modification Agreement dated September 13, 2001 and recorded October 26, 2001 as document number 2001 086537 are hereby incorporated herein as a part of this instrument, and that the above stated mortgage, note and modification agreement shall remain in full force and effect in all respects as modified herein.

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

To extend the term of the line of credit until September 1, 2015.

The land referred to in this Modification is described as follows:

Part of the Southeast quarter of the Southeast quarter of the Northwest quarter of section 25, Township 36 North, Range 9 West of the 2nd principal meridian, described as: Beginning at the Southeast corner of said Northwest quarter; thence North along the East line of said Northwest quarter 379.55 feet; thence Westerly parallel to the South line of said Northwest quarter 165.5 feet; thence Southerly parallel to the East line of said Northwest quarter 379.55 feet to the South line of said Northwest quarter; thence Easterly along the South line of said Northwest quarter 165.5 feet to the place of beginning, in Lake County, Indiana.

More commonly known as: 5410 W. 41st Avenue, Gary, IN 46408-2938.

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

THEREFORE, it is hereby agreed that, as of the date of this agreement, the total unpaid balance secured by this mortgage at any one time shall not exceed Ten Thousand and no/100 Dollars (\$10,000.00); to be repaid in monthly installments of the greater of 2% of the unpaid balance or \$100.00, with interest on the first day of each month, beginning October 1, 2008 and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this 4th day of September, 2008.

LAKE FEDERAL BANK, FSB by

Gerald R. Skrabala
Gerald R. Skrabala, President

Kathleen K. Keefer
Kathleen K. Keefer (Seal)

Stephen P. Davenport
Stephen P. Davenport, Vice President (Seal)

STATE OF INDIANA, Lake County, ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 4th day of September, 2008, personally appeared Kathleen K. Keefer and acknowledged the execution of the forgoing loan modification agreement. Witness my hand and official seal.

My commission expires: 10/04/2010
Resident of Lake County.

NOTARY PUBLIC
NANCY L. WILLIAMS
Lake County
My Commission Expires
October 4, 2010

Signature: *Nancy L. Williams*
Printed: Nancy L. Williams
Notary Public

STATE OF INDIANA, Lake County, ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 4th day of September, 2008, personally appeared Gerald R. Skrabala and Stephen P. Davenport and acknowledged the execution of the forgoing loan modification agreement. Witness my hand and official seal.

My commission expires: 10/04/2010
Resident of Lake County.

NOTARY PUBLIC
NANCY L. WILLIAMS
Lake County
My Commission Expires
October 4, 2010

Signature: *Nancy L. Williams*
Printed: Nancy L. Williams
Notary Public

This instrument was prepared by: Gerald R. Skrabala, Lake Federal Bank, FSB.

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. Gerald R. Skrabala

Chicago Title Insurance Company



PH
CT
100

No: 620084398

LEGAL DESCRIPTION

Part of the Southeast Quarter of the Southeast Quarter of the Northwest Quarter of Section 25, Township 36 North, Range 9 West of the Second Principal Meridian, in Lake County, Indiana, described as follows: Beginning at the Southeast corner of said Northwest Quarter; thence North along the East line of said Northwest Quarter 379.55 feet; thence Westerly parallel to South line of said Northwest Quarter 165.5 feet; thence Southerly parallel to the East line of said Northwest Quarter, 379.55 feet to the South line of said Northwest Quarter; thence Easterly along the South line of said Northwest Quarter 165.5 feet to the place of beginning.

