

3

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2008 066470

2008 SEP 21 11:09:16  
LOAN MODIFICATION AGREEMENT

81812

MICHAEL A. BROWN  
RECORDER

WHEREAS, THE CITY OF HAMMOND BY AND THROUGH ITS REDEVELOPMENT COMMISSION loaned Thelma L. Anderson-Clay, of 4912 Elm Avenue, Hammond, Indiana 46327 the sum of Eight thousand Five Hundred Thirty-One dollars 22/100 Dollars (\$8,531.22), as evidenced by a note and mortgage executed and delivered on the 15<sup>th</sup> May day of , 2008 which mortgage is duly recorded on 5/21/2008 in the public records as Document No. #2008037330 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 \$8,531.22 TO \$10,018.00

The increase from change order for	
\$1,532.00 in construction	\$1,532.00
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 Ten Thousand Eighteen Dollars Dollars (\$ 10,018.00 ) 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 4th day of September, 2008.

CITY OF HAMMOND BY AND THROUGH  
ITS REDEVELOPMENT COMMISSION

BY: McKinley Nutall  
McKinley "Mac" Nutall, President



ATTEST: Rosemary Wojdyla  
Rosemary Wojdyla, Secretary

CTIC has made an accommodation  
recording of the instrument

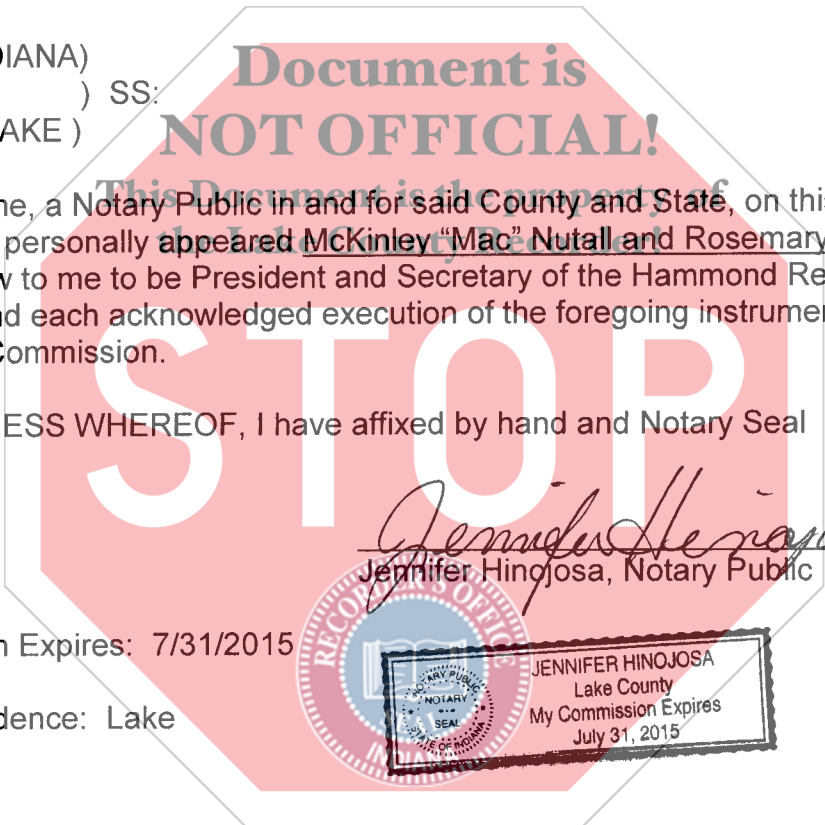
at  
17  
RD

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.

Thelma L. Anderson-Clay  
Thelma L. Anderson-Clay

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 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

Jennifer Hinojosa  
Jennifer Hinojosa, Notary Public

My Commission Expires: 7/31/2015

County of Residence: Lake



STATE OF INDIANA     )  
  ) SS:  
COUNTY OF LAKE     )

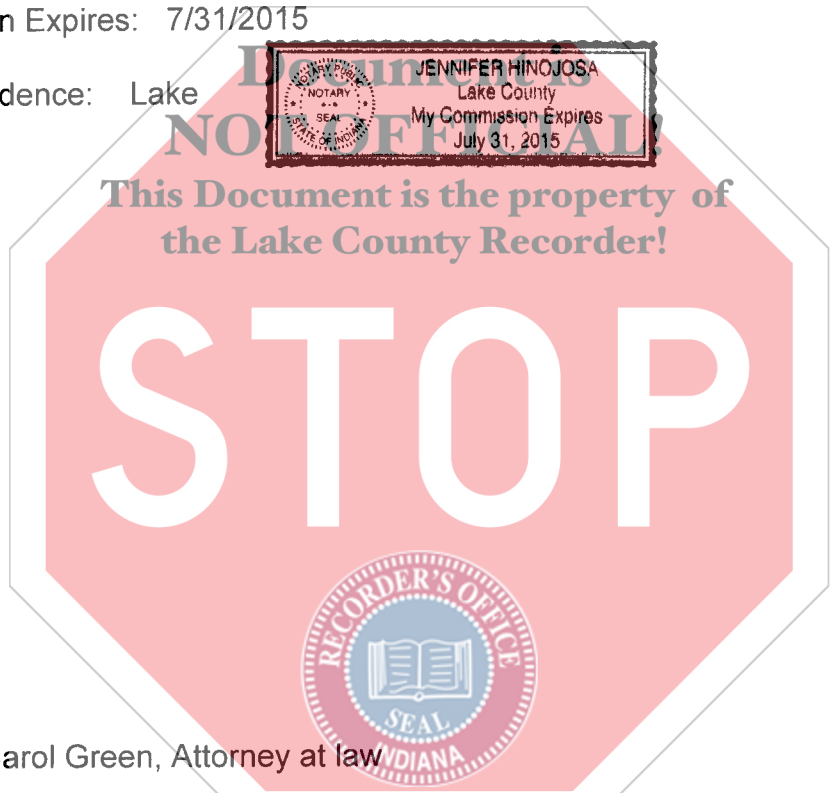
Before me, a Notary Public in and for said County and State, on this 4th day of September 2008, personally appeared Thelma L. Anderson-Clay an individual and acknowledged execution of the foregoing instrument.

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

  
Jennifer Hinojosa, Notary Public

My Commission Expires: 7/31/2015

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.