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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 033791

2009 MAY 20 AM 9: 21

MICHAEL A. BROWN
RECORDER

NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT made and entered into this 27th day of April, 2009 by and between Michael J Carrington and Kelly S Carrington, husband and wife, (hereinafter "Borrowers") and Think Mutual Bank (FKA: Think Federal Credit Union converted to a Mutual Savings Association under the laws of the United States of America by change in charter effective July 1, 2007. Think Federal Credit Union FKA IBM Mid America Employees Federal Credit Union by amendment to charter effective as of July 1, 2003.) (hereinafter "Lender")

WITNESSETH:

WHEREAS, Borrowers have heretofore borrowed One hundred forty two thousand eight hundred and 00/100ths- (\$142,800.00) Dollars from Lender as evidenced by a Note dated October 18, 2000 which was secured by a Mortgage of even date recorded on October 24, 2000 in Book _____ on Page _____ or as Document Number 2000-077184 in the office of the County Recorder in and for Lake County, Indiana (hereinafter referred to as the "Note" and "Mortgage" respectively);

Legal Description: Lot 114 in Pine Island Ridge Unit 39, in the Town of Schererville, as per plat thereof, recorded in Plat Book 49 Page 136, in the Office of the Recorder of Lake County, Indiana. Key No.: 13-309-29.

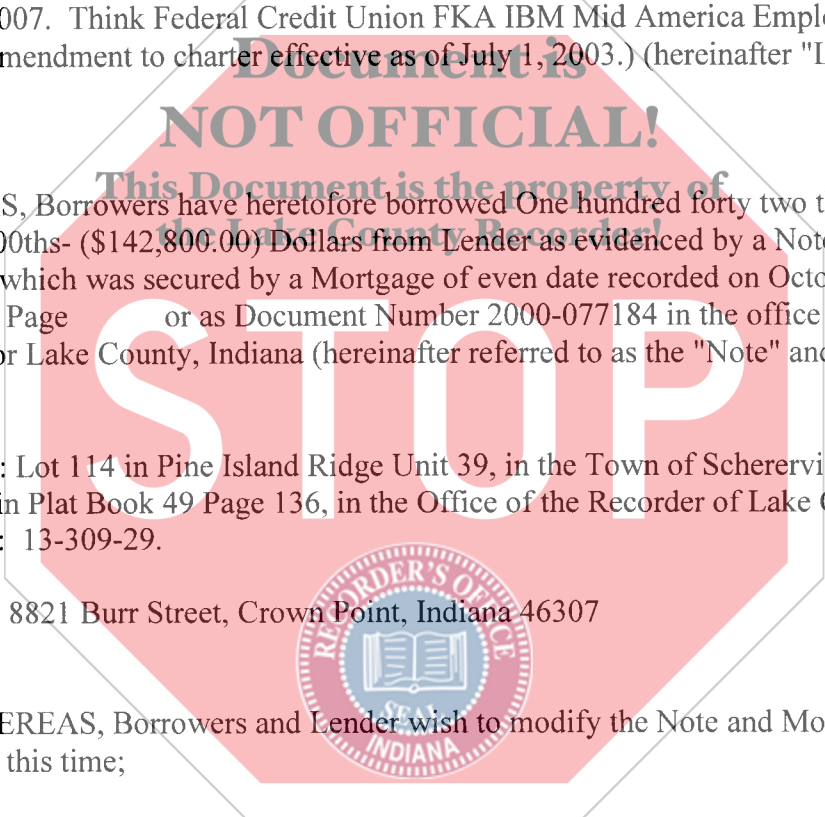
Property Address: 8821 Burr Street, Crown Point, Indiana 46307

AND WHEREAS, Borrowers and Lender wish to modify the Note and Mortgage in certain respects at this time;

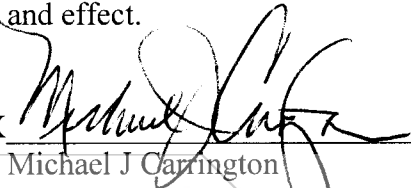
NOW, THEREFORE, Borrowers and Lender agree as follows:

1. That the unpaid principal balance due and owing on said Note after the May 1, 2009 payment has been made shall be One hundred four thousand six hundred ninety one and 97/100ths- (\$104,691.97) Dollars.

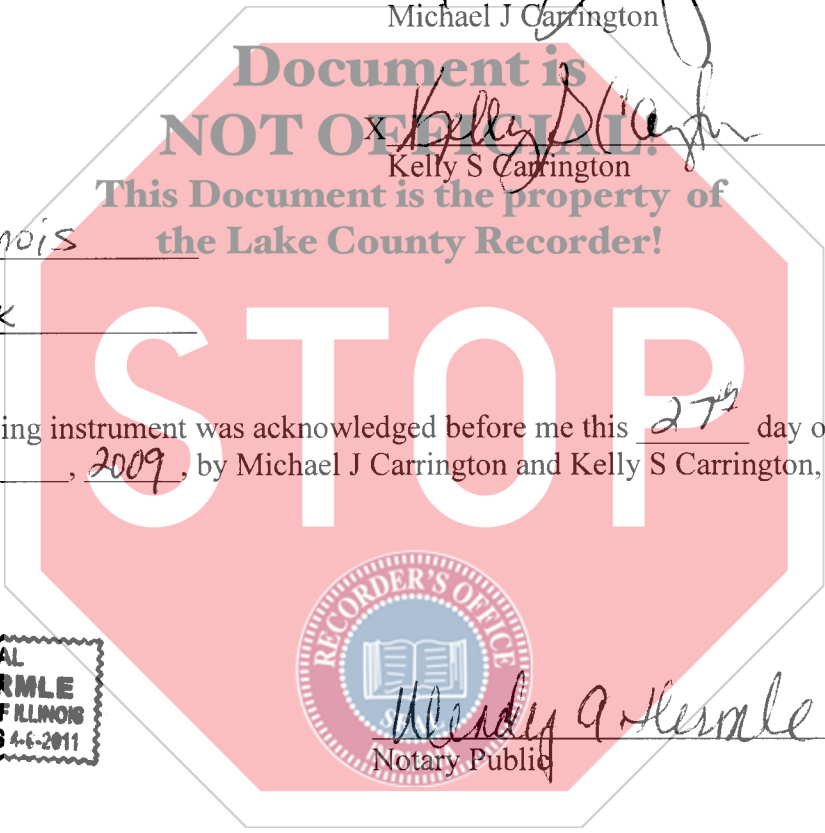
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2. Lender hereby agrees to modify the Note and Mortgage for and in consideration of the payment by Borrowers of One thousand forty six and 92/100ths- (\$1,046.92) Dollars representing the modification fee.
3. Borrower promises to pay interest at a yearly rate of 3.75%. That the unpaid principal balance listed above shall be amortized over a period of 138 months thereby modifying the monthly principal and interest payment to Nine hundred thirty five and 11/100ths- (\$935.11) commencing with the monthly payment due June 1, 2009. Borrower promises to pay debt in full no later than May 1, 2016.
4. Except as otherwise modified above, the Note and Mortgage shall in all other respects remain in full force and effect.

X 
 Michael J Carrington

X 
 Kelly S Carrington

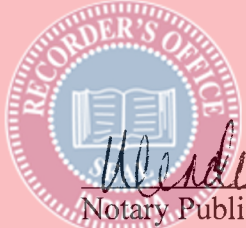



State of Illinois

County of Cook

The foregoing instrument was acknowledged before me this 27th day of April, 2009, by Michael J Carrington and Kelly S Carrington, husband and wife.

(Seal)
OFFICIAL SEAL
WENDY A. HERMLE
 NOTARY PUBLIC, STATE OF ILLINOIS
 MY COMMISSION EXPIRES 4-6-2011




 Wendy A. Hermle
 Notary Public

THINK MUTUAL BANK

By: Bonnie B. Douty
Bonnie B Douty
Its Mortgage Service Representative

By: Neeta Kamath
Neeta Kamath
Its Loan Operations Manager

State Of Minnesota)

County of Olmsted)

The foregoing instrument was acknowledged before me this 1st day of May, 2009, by Bonnie B Douty and Neeta Kamath the Mortgage Service Representative and Loan Operations Manager, respectively of the Think Mutual Bank, a Mutual Savings Association organized and existing under the laws of the United States of America.

(Seal)



Angela J. Schmieberg
Notary Public

ANGELA J. SCHMIEBERG
Notary Public-Minnesota
My Commission Expires Jan 31, 2010

This document was prepared by:
Think Mutual Bank
5200 Members Parkway NW
Rochester, MN 55901

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