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Citizen Fed S&L  
707 Ridge Rd.  
Munster, IN 46321  
Attn: David Loo

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ADDITIONAL ADVANCE  
LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana (Lender), loaned Charles DeEspinosa and Imelda DeEspinosa, husband and wife, the sum of Nineteen Thousand Five Hundred Dollars and No Cents (\$19,500.00) as evidenced by a Mortgage Note (Note) executed by Charles DeEspinosa and Imelda DeEspinosa on June 21, 1968, and, to secure the repayment of the Note, a Mortgage, executed by Charles DeEspinosa and Imelda DeEspinosa and delivered to Lender on June 21, 1968, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana, on July 8, 1968 in Plat Book 1706 Page 38 as Document No. 756638, which Mortgage affects the following described real estate, to-wit; Bk 1706 - pg 38

Parcel 1: The North half of the North half of the West half of Lot 7, Dalecarlia, Block 50, as shown in Plat Book 24, page 63, in Lake County, Indiana.

Parcel 2: The South half of the North half of the West half of Lot 7, Dalecarlia, Block 50, as shown in Plat Book 24, page 63, in Lake County, Indiana.

and which Note and Mortgage are hereby incorporated herein as part of this Additional Advance Loan Modification Agreement (Agreement);

WHEREAS, Charles DeEspinosa and Imelda DeEspinosa modified said loan as evidenced by an Amendment to Mortgage note dated October 1, 1976 for the purpose of obtaining a Four Thousand Dollar additional advance, increasing the interest rate from 7% to 7.50% and increasing monthly principal and interest payments from \$151.19 to \$196.29;

WHEREAS, Charles DeEspinosa died on October 17, 1982 as evidenced by a death certificate dated 10-28-82 and recorded;

WHEREAS, Imelda DeEspinosa (Borrower) conveyed the above-described property by way of a Deed to Land Trustee-Warranty Deed (Deed) to Lowell National Bank (Trustee), as Trustee under the provisions of a trust agreement dated December 6, 1979, known as Trust No. 82, which deed was recorded in the Recorder's Office of Lake County on January 10, 1980 as Document No. 568243;

WHEREAS, Borrower has found it necessary and does hereby request a modification of the terms of said loan for the purpose of obtaining an additional advance in the amount of Fifteen Thousand Forty Seven Dollars and Seventy One Cents (\$15,047.71) and extending the term of said loan to ten (10) years.

WHEREAS, Lender is willing to consent to such advance provided the rate of interest on said loan is increased from 7.50% to 10.00%. In further consideration of Lender's consent Borrower shall pay to Lender a fee of Four Hundred Fifty One Dollars and Forty Three Cents.

THEREFORE, it is hereby agreed that the above-described loan is modified as follows:

1. As of the date of this Agreement the outstanding principal balance of said indebtedness, including such advance, is Fifteen Thousand Five Hundred Dollars and No Cents all of which Borrower promises to pay with interest at a rate of 10.00% per annum until paid, that the same shall be payable in consecutive monthly installments of Two Hundred Four Dollars and Eighty Three Cents (\$204.83) beginning September 1, 1988. Said monthly installments shall continue until the entire indebtedness is fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable on August 1, 1998;
2. Borrower shall pay to Lender a fee of Four Hundred Fifty One Dollars and Forty Three Cents (\$451.43) which is 3.00% of the funds advanced.

CHICAGO TITLE INSURANCE COMPANY  
INDIANA DIVISION

LILLIAN A. BLASTICK  
RECORDER, LAKE COUNTY  
CROWN POINT, INDIANA  
SEP 14 11 17 AM '88  
FILED IN REC'D

Handwritten initials/signature

