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8-02-4-70-01-73-0

LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana (Lender) loaned Donald L. Earley and Mary E. Earley (Borrower), the sum of Forty Five Thousand Dollars (\$45,000.00) as evidenced by a Note, supplemented by a Rider to Mortgage Note (Note Rider), each executed by Borrower on May 16, 1984;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Mortgage (Security Instrument) dated May 16, 1984, which Security Instrument was recorded in the Recorder's Office of Lake County, Indiana, on May 18, 1984 as Document No. 757432 and which Security Instrument affects the following described real estate:

Lot 2 Cripe's Hillside First Addition to the Town of Lowell, as shown in Plat Book 36, page 55, in Lake County, Indiana.

WHEREAS, Borrower modified said loan on June 13, 1984 as evidenced by a Loan Modification Agreement (First Modification Agreement) executed by Borrower on June 13, 1984;

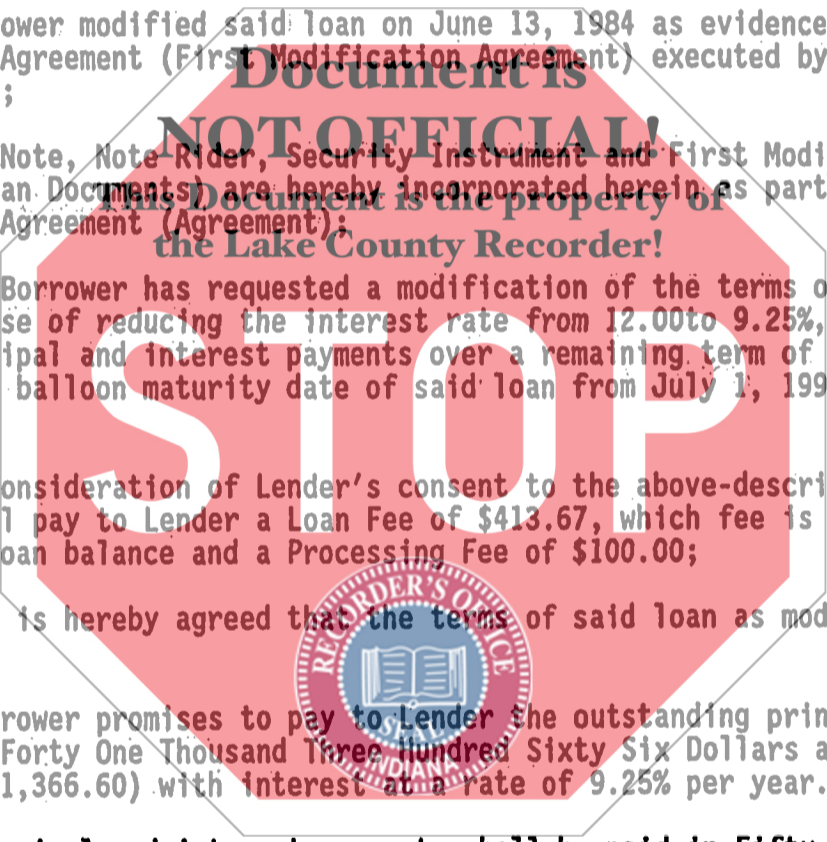
WHEREAS, the Note, Note Rider, Security Instrument and First Modification Agreement (Loan Documents) are hereby incorporated herein as part of this Loan Modification Agreement (Agreement);

WHEREAS, the Borrower has requested a modification of the terms of said loan for the purpose of reducing the interest rate from 12.00 to 9.25%, reamortizing monthly principal and interest payments over a remaining term of 194 months and extending the balloon maturity date of said loan from July 1, 1993 to May 1, 1996; and,

WHEREAS, in consideration of Lender's consent to the above-described terms, Borrower shall pay to Lender a Loan Fee of \$413.67, which fee is 1% of the outstanding loan balance and a Processing Fee of \$100.00;

THEREFORE, it is hereby agreed that the terms of said loan as modified are as follows:

1. Borrower promises to pay to Lender the outstanding principal balance of Forty One Thousand Three Hundred Sixty Six Dollars and Sixty Cents (\$41,366.60) with interest at a rate of 9.25% per year.
2. Principal and interest payments shall be paid in Fifty Nine (59) consecutive monthly installments of Four Hundred Eleven Dollars and Sixty Eight Cents (\$411.68) beginning June 1, 1991 and a final balloon payment of the outstanding loan balance will be due and payable in full on May 1, 1996.
3. Borrower shall pay to Lender a Loan Fee of \$413.67, the receipt of which is hereby acknowledged.
4. Borrower shall pay to Lender a Processing Fee of \$100.00, the receipt of which is hereby acknowledged.



INDIANA TITLE INSURANCE COMPANY  
INDIANA DIVISION

STATE OF INDIANA / S.S. NO.  
LAKE COUNTY  
FILED  
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ROBERT RECORDER  
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5. In all other respects, the Loan Documents shall remain in full force and effect.

IN WITNESS WHEREOF, the Lender and Purchaser have executed this Agreement this 14th day of May, 1991.

CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION

BY: Sherry L. Akey  
SHERRY L. AKEY, ASST. VICE PRESIDENT.

Donald L. Earley  
DONALD L. EARLEY BORROWER

ATTEST: Joanne Pickett  
JOANNE PICKETT, ASST. SECRETARY

Mary E. Earley  
MARY E. EARLEY BORROWER

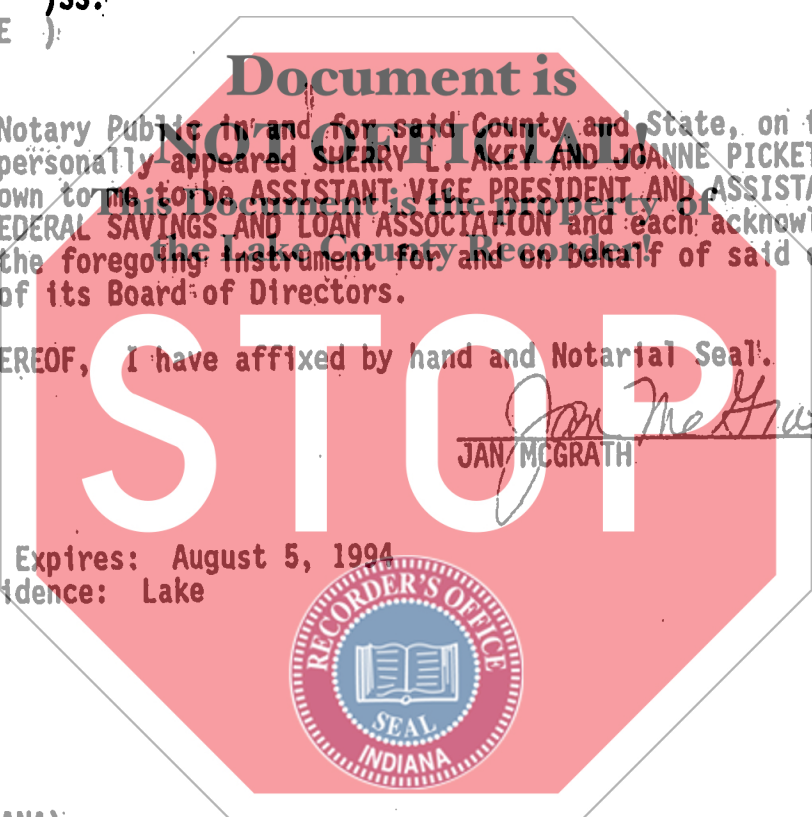
STATE OF INDIANA )  
                          )SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, on this 14th day of May, 1991 personally appeared SHERRY L. AKEY AND JOANNE PICKETT personally known to me to be ASSISTANT VICE PRESIDENT AND ASSISTANT SECRETARY of CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION and each acknowledged execution of the foregoing instrument for and on behalf of said corporation and by authority of its Board of Directors.

IN WITNESS WHEREOF, I have affixed by hand and Notarial Seal.

Jan McGrath  
JAN MCGRATH NOTARY PUBLIC

My Commission Expires: August 5, 1994  
County of Residence: Lake



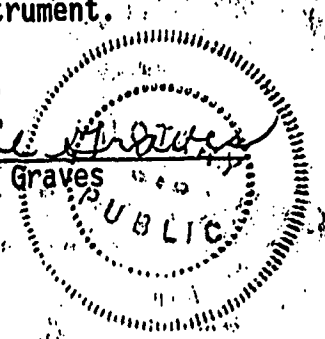
STATE OF INDIANA )  
                          )SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, on this 14th day of May, 1991 personally appeared Donald L. Earley and Mary E. Earley, husband and wife, and each acknowledged execution of the foregoing instrument.

IN WITNESS WHEREOF, I have affixed by hand and Notarial Seal.

Bonnie Graves  
NOTARY PUBLIC Bonnie Graves

My Commission Expires: 1-8-95  
County of Residence: Lake



THIS INSTRUMENT PREPARED BY: SHERRY L. AKEY, ASST. VICE PRESIDENT  
CITIZENS FEDERAL SAVINGS & LOAN ASSN.  
707 RIDGE ROAD, MUNSTER, INDIANA