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8-02-4-70-14-17-0

LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana (Lender) loaned Edwin P. Kasper and Dante P. Leo (Borrower), the sum of Twenty Nine Thousand Five Hundred Dollars (\$29,500.00) as evidenced by a Note, supplemented by a Rider to Mortgage Note (Note Rider), each executed by Borrower on August 5, 1986;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Mortgage (Security Instrument) dated August 5, 1986, which Security Instrument was recorded in the Recorder's Office of Lake County, Indiana, on August 22, 1986 as Document No. 870807 and Rerecorded October 8, 1986 as Document No. 879130 and which Security Instrument affects the following described real estate:

Lot 16, 17, 37, 38, 39 in Block 17 in Meyer Manor Terrace, in the Town of Cedar Lake, as per plat thereof, recorded in Plat Book 21 page 49, in the Office of the Recorder of Lake County, Indiana.

WHEREAS, Lester C. Kaper and Marilyn P. Kaper, husband and wife (Purchaser) assumed the above described loan as evidenced by a Loan Modification Agreement (First Modification Agreement) executed by Purchaser on January 11, 1988;

WHEREAS, the Note, Note Rider, Mortgage and First Modification Agreement (Loan Documents) are hereby incorporated herein as part of this Loan Modification Agreement (Agreement) **Document is the property of the Lake County Recorder!**

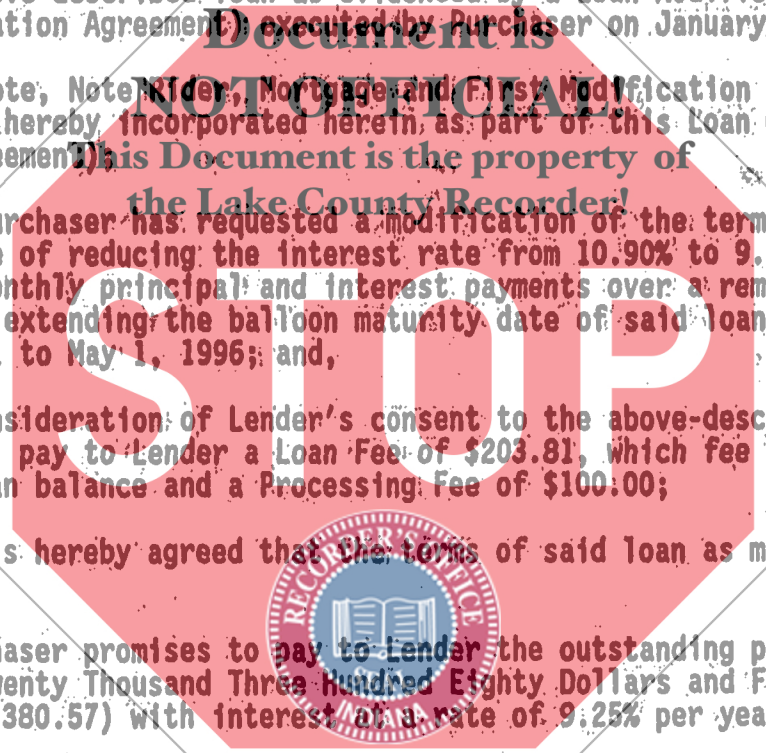
WHEREAS, the Purchaser has requested a modification of the terms of said loan for the purpose of reducing the interest rate from 10.90% to 9.25%, reamortizing monthly principal and interest payments over a remaining term of 125 months and extending the balloon maturity date of said loan from October 1, 1991 to May 1, 1996; and,

WHEREAS, in consideration of Lender's consent to the above-described terms, Purchaser shall pay to Lender a Loan Fee of \$203.81, 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. Purchaser promises to pay to Lender the outstanding principal balance of Twenty Thousand Three Hundred Eighty Dollars and Fifty Seven Cents (\$20,380.57) 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 Two Hundred Fifty Four Dollars and Sixty Cents (\$254.60) 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. Purchaser shall pay to Lender a Loan Fee of \$203.81, the receipt of which is hereby acknowledged.
4. Purchaser shall pay to Lender a Processing Fee of \$100.00, the receipt of which is hereby acknowledged.

TICOR TITLE INSURANCE
Crown Point, Indiana



93-41161

STATE OF INDIANA/S.S. NO.
LAKE COUNTY
FILED
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ROBERT JACOB FREELAND
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 13th day of May, 1991.

CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION

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

ATTEST: Joanne Pickett
JOANNE PICKETT, ASST. SECRETARY

Lester C. Kaper
LESTER C. KAPER, PURCHASER

Marilyn P. Kaper
MARILYN P. KAPER, PURCHASER

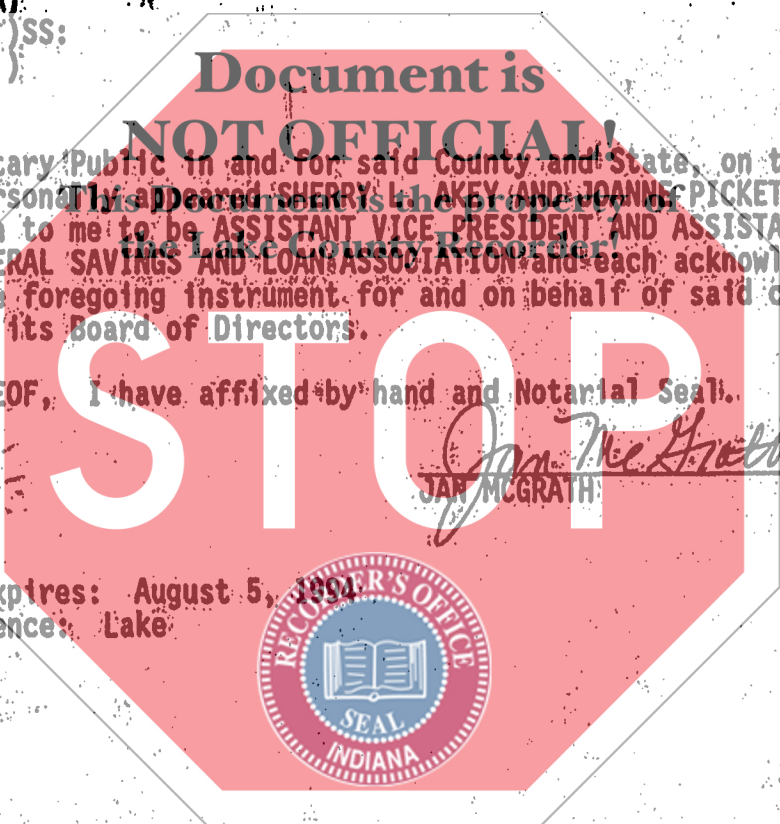
STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 13th 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 13th day of May, 1991 personally appeared Lester C. Kaper and Marilyn P. Kaper, 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