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Cit Fedl SA A
707 Ridge Rd
Munster 46321

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LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana, (Lender) loaned D. Wilson Builder, Inc. and Dennis E. Wilson (Borrower) the sum of Two Hundred Sixteen Thousand Dollars and No Cents (\$216,000.00) as evidenced by an Adjustable Rate Mortgage Note (Note) executed by Borrower on May 18, 1990;

WHEREAS, to secure the repayment of the debt evidenced by the Note, an Adjustable Rate Real Estate Mortgage (Mortgage) was executed by Borrower and delivered to Lender on May 18, 1990, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana on May 23, 1990 as Document No. 102246 which Mortgage affects the following described real estate:

Lot 85, Somerset, a Subdivision in Munster, as shown in Plat Book 68, page 12, in Lake County, Indiana, commonly known as 10107 Devonshire Lane, Munster, IN

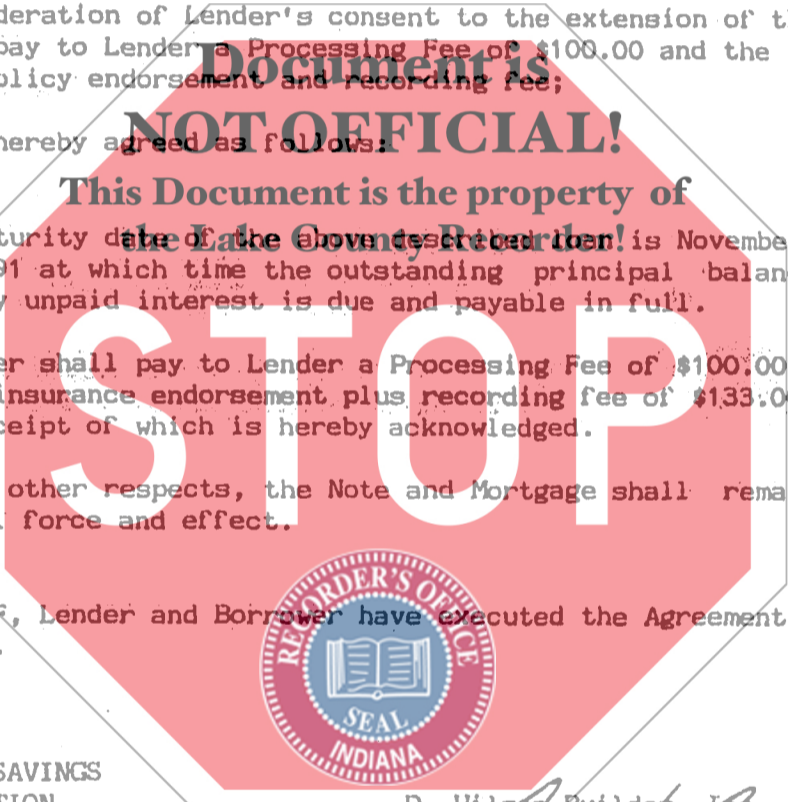
WHEREAS, the Note, and Mortgage are hereby incorporated herein as part of this Loan Modification Agreement (Agreement);

WHEREAS, the above described loan became due and payable in full on May 1, 1991 and Borrower has requested an extension of the due date;

WHEREAS, in consideration of Lender's consent to the extension of the due date, Borrower shall pay to Lender a Processing Fee of \$100.00 and the cost of a title insurance policy endorsement and recording fee;

THEREFORE, it is hereby agreed as follows:

1. The maturity date of the above described loan is November 1, 1991 at which time the outstanding principal balance and any unpaid interest is due and payable in full.
2. Borrower shall pay to Lender a Processing Fee of \$100.00 title insurance endorsement plus recording fee of \$133.00, the receipt of which is hereby acknowledged.
3. In all other respects, the Note and Mortgage shall remain in full force and effect.



ROBERT (BOB) FREELAND
RECORDER

AUG 2 3 19 PM '91

PROCESSED TITLE INSURANCE COMPANY
INDIANA DIVISION
STATE OF INDIANA'S S. AND
LAKE COUNTY
FILED FOR RECORD

IN WITNESS WHEREOF, Lender and Borrower have executed the Agreement this 30th day of July, 1991.



CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION

D. Wilson Builder, Inc

BY: Sherry L. Akey
Sherry L. Akey, Asst. Vice President

BY: Dennis E. Wilson
Dennis E. Wilson, President

ATTEST: Natalie Kaluf
Natalie Kaluf, Asst. Secretary

BY: Dennis E. Wilson
Dennis E. Wilson, Individually

THIS INSTRUMENT PREPARED BY: JEFFREY C. STUR, VICE PRESIDENT
CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION
5311 HOHMAN AVENUE, HAMMOND, IN

900
AT

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 30th day of July, 1991 personally appeared SHERRY L. AKEY, and NATALIE KALUF, 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: 8/5/94
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 30th day of July, 1991 personally appeared D. WILSON BUILDER, INC. BY DENNIS E. WILSON, PRESIDENT and acknowledged execution of the foregoing instrument.

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

Document is NOT OFFICIAL!
Jan McGrath

Jan McGrath, Notary Public

My Commission Expires: 8/5/94
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 30th day of July, 1991 personally appeared DENNIS E. WILSON and acknowledged execution of the foregoing instrument.

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

STOP
RECORDER'S OFFICE
Jan McGrath

Jan McGrath, Notary Public

My Commission Expires: 8/5/94
County of Residence: Lake

