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LAWYERS TITLE INS. CO. INC.  
ONE PROFESSIONAL CENTER  
SUITE 215  
CROWN POINT, IN 46309  
24902

8-48-0-023-450-0

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ADDITIONAL ADVANCE  
LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana, Successor by Merger to First Federal Savings and Loan Association of East Chicago, Indiana, (Lender), loaned Jack B. Wells and Kathryn L. Wells, husband and wife, (Borrower), the sum of Thirty Thousand Dollars (\$30,000.00) as evidenced First Mortgage Note (Note) executed by Jack B. Wells and Kathryn L. Wells on November 27, 1978;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Real Estate Mortgage (Mortgage) supplemented by a Supplemental Agreement each dated November 27, 1978, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana, on December 6, 1978, as Document No. 505534, which Mortgage affects the following described real estate:

The West 36.00 feet of the North 726 feet of Section 12, Township 34 North, Range 8 West of the 2nd P.M. and the East 114.00 feet of the North 726 feet of Section 11, Township 34 North, Range 8 West of the 2nd P.M., Lake County, Indiana.

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

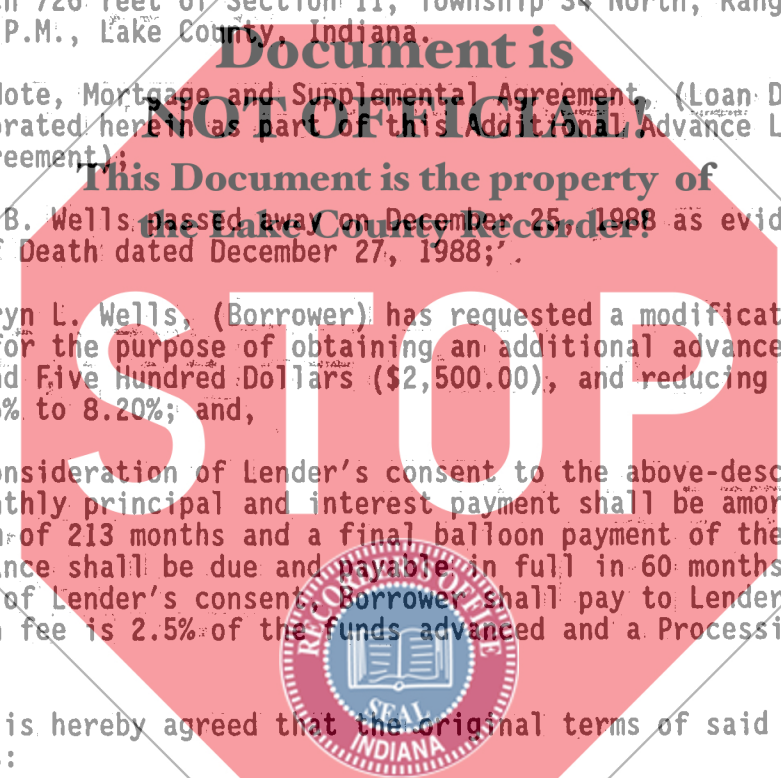
WHEREAS, Jack B. Wells, passed away on December 25, 1988 as evidenced by a Certificate of Death dated December 27, 1988;

WHEREAS, Kathryn L. Wells, (Borrower) has requested a modification of the terms of said loan for the purpose of obtaining an additional advance in the amount of Two Thousand Five Hundred Dollars (\$2,500.00), and reducing the interest rate from 9.75% to 8.20%; and,

WHEREAS, in consideration of Lender's consent to the above-described terms, Borrower's monthly principal and interest payment shall be amortized over a remaining term of 213 months and a final balloon payment of the outstanding principal balance shall be due and payable in full in 60 months. In further consideration of Lender's consent, Borrower shall pay to Lender a Loan Fee of \$100.00, which fee is 2.5% of the funds advanced and a Processing Fee of \$100.00;

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

1. The above stated Advance shall be added to the present unpaid balance of said indebtedness, and the balance of said indebtedness, as of the date of this Agreement, including such Advance, is Twenty Eight Thousand Nine Hundred Five Dollars and Twenty Cents (\$28,905.20), all of which the Borrower promises to pay with interest at a rate of 8.20% per year until paid.
2. Principal and interest payments shall be paid in 59 consecutive monthly installments of \$258.01 beginning October 1, 1991 and a final balloon payment of the outstanding loan balance will be due and payable in full on September 1, 1996.
3. Borrower shall pay to Lender a Loan Fee of \$100.00, 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.
5. The Advance as evidenced by this Agreement is secured by the Mortgage.
6. In all other respects the Loan Documents shall remain in full force and effect.



STATE  
FILED  
Oct 13 1991  
ROSEN

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IN WITNESS WHEREOF, Lender and Borrower have executed this Agreement this 11th day of October, 1991.

CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION

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

Kathryn L. Wells  
KATHRYN L. WELLS (BORROWER)

ATTEST: Joanne Pickett  
JOANNE PICKETT, ASST. SECRETARY

STATE OF INDIANA )  
                          )SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, on this 11th day of October, 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 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 11th day of October, 1991 personally appeared Kathryn L. Wells and acknowledged execution of the foregoing instrument.

IN WITNESS WHEREOF, I have affixed by hand and Notarial Seal.  
Bonnie Graves  
Bonnie Graves NOTARY PUBLIC

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

THIS INSTRUMENT PREPARED BY: SHERRY L. AKEY, ASSISTANT VICE PRESIDENT  
CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION  
707 RIDGE ROAD, MUNSTER, INDIANA 46321-1678