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ADDITIONAL ADVANCE
LOAN MODIFICATION AGREEMENT

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana, successor by merger to First Federal Savings and Loan Association of East Chicago, (Lender), loaned Ray Charleston and Eileen M. Charleston, husband and wife (Borrower), the sum of Thirty Eight Thousand Dollars (\$38,000.00 as evidenced by a First Mortgage Note (Note) executed by Borrower on February 7, 1977;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Real Estate Mortgage (Mortgage) on February 7, 1977, supplemented by a Supplemental Agreement, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana, on February 8, 1977, as Document No. 392250 and which Mortgage affects the following described real estate:

Lot 6, Fairmeadow 20th Addition, Block 1 to the Town of Munster as recorded in Plat Book 41, page 133, in the Office of the Recorder of 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, the Borrower has found it necessary and does hereby request a modification of said loan for the purpose of obtaining an additional advance in the amount of Eight Thousand Two Hundred Seventy Dollars and Forty Five Cents (\$8,270.45), reducing the interest rate from 8.25% to 8.20% and reamortizing monthly principal and interest payments over a remaining term of One Hundred Eighty Four (184) months with a final "balloon" payment of the total outstanding principal balance being paid in full in Sixty (60) months;

WHEREAS, in consideration of Lender's consent to the above terms, Borrower shall pay to Lender a Loan Fee of \$206.76, 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 the Agreement, including such Advance, is Thirty Eight Thousand Dollars (\$38,000.00), 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 \$363.49 beginning November 1, 1991, and a final "balloon" payment of the outstanding principal balance shall be due and payable in full on October 1, 1996.
3. Borrower shall pay to Lender a Loan Fee of \$206.76, 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 .

IN WITNESS WHEREOF, Lender and Borrower have executed this Agreement this 9th day of October , 1991.

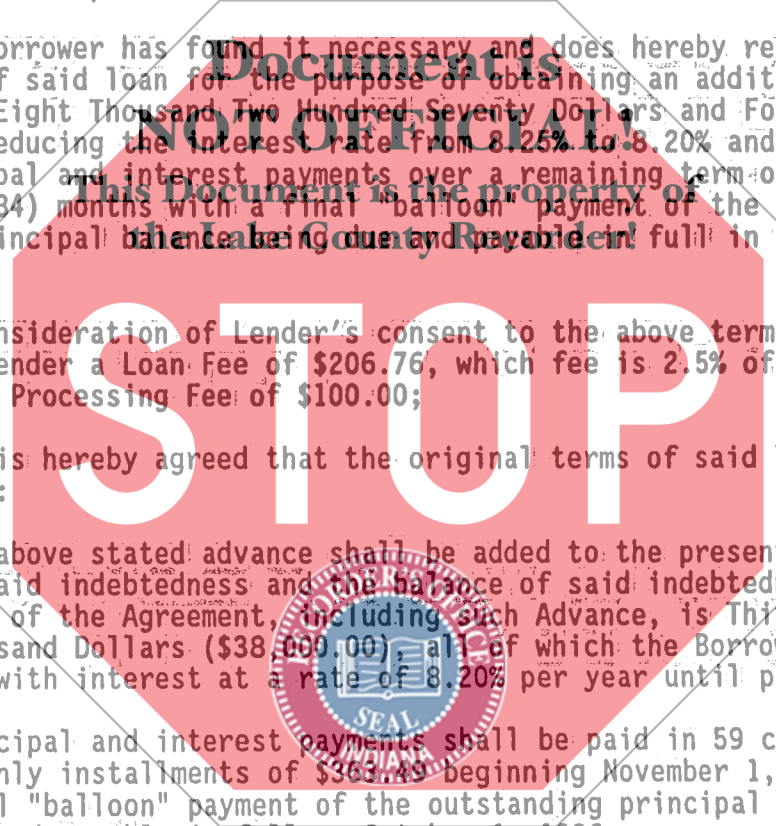
CITIZENS FEDERAL SAVINGS
AND LOAN ASSOCIATION

BY: Jeffrey C. Szur
JEFFREY C. SZUR, VICE PRESIDENT

Ray Charleston
RAY CHARLESTON (BORROWER)

ATTEST: Joanne Pickett
JOANNE PICKETT, ASST. SECRETARY

Eileen M. Charleston
EILEEN M. CHARLESTON (BORROWER)



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
OCT 11 1991
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STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 9th day of October, 1991 personally appeared JEFFREY C. STUR AND JOANNE PICKETT personally known to me to be 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)

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NOT OFFICIAL!**

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the Lake County Recorder!**

Before me, a Notary Public in and for said County and State, on this 9th day of October, 1991 personally appeared Ray Charleston and Eileen M. Charleston, husband and wife and acknowledged execution of the foregoing instrument.

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

THIS INSTRUMENT PREPARED BY: SHERRY L. AKEY, ASST. VICE PRESIDENT
707 RIDGE ROAD, MUNSTER, IN 46321

