

97980-79

Citizens Federal
707 Ridge Road
Munster

8-02-0-10-32-26-7

91055399

ADDITIONAL ADVANCE
LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana, (Lender), loaned Donald L. Vagnone and Irene Vagnone, husband and wife (Borrower), the sum of Fifty Thousand Dollars (\$50,000.00) as evidenced by a Mortgage Note (Note) executed by Borrower on February 10, 1979;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Mortgage on February 10, 1979, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana, on February 14, 1979, as Document No. 515640 and which Mortgage affects the following described real estate:

Lot 42, Fountain Ridge 2nd Addition, Unit 2, to the City of Crown Point, as per plat thereof, as recorded in Plat Book 42, page 4, in the Office of the Recorder of Lake County, Indiana.

WHEREAS, the Note and Mortgage (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 Fourteen Thousand Dollars (\$14,000.00), and reamortizing monthly principal and interest payments over a remaining term of Eighty Eight (88) months with a final "balloon" payment of the total outstanding principal balance being due and payable 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 \$350.00, which fee is 2.50% 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:

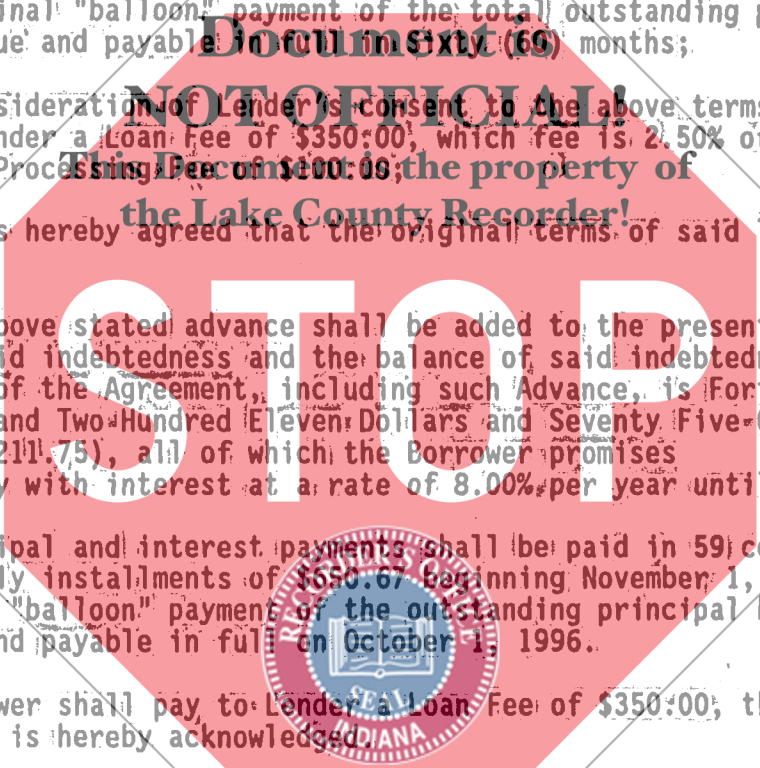
1. The above stated advance shall be added to the present unpaid balance of said indebtedness and the balance of said indebtedness as of the date of the Agreement, including such Advance, is Forty Three Thousand Two Hundred Eleven Dollars and Seventy Five-Cents (\$43,211.75), all of which the Borrower promises to pay with interest at a rate of 8.00% per year until paid.
2. Principal and interest payments shall be paid in 59 consecutive monthly installments of \$650.67 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 \$350.00, 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.

IN WITNESS WHEREOF, Lender and Borrower have executed this Agreement this 24th day of October, 1991.

CITIZENS FEDERAL SAVINGS
AND LOAN ASSOCIATION

BY: Sherry L. Akey SHERRY L. AKEY, ASST. VICE PRESIDENT Donald L. Vagnone DONALD L. VAGNONE (BORROWER)

ATTEST: Joanne Pickett JOANNE PICKETT, ASST. SECRETARY Irene Vagnone IRENE VAGNONE (BORROWER)



TICOR TITLE INSURANCE
Crown Point, Indiana

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
NOV 1 9 1991

900
K

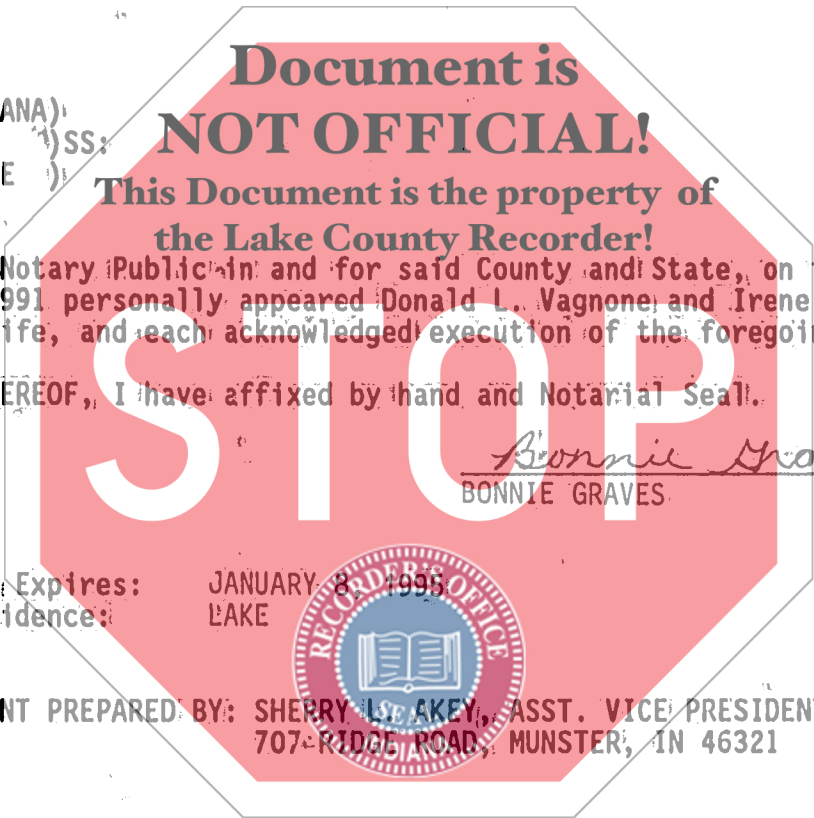
STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 24th day of October, 1991 personally appeared SHERRY L. AKEY AND JOANNE PICKETT personally known to me to be ASST. 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.

Bonnie Graves
BONNIE GRAVES NOTARY PUBLIC

My Commission Expires: ~~August 11, 1994~~ JANUARY 8, 1995
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 24th day of October, 1991 personally appeared Donald L. Vagnone and Irene Vagnone, husband and wife, and each 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: JANUARY 8, 1995
County of Residence: LAKE

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