

Citizens Federal
707 Ridge
Munster

ADDITIONAL ADVANCE
LOAN MODIFICATION AGREEMENT

92009583

8-03-0-30-01-67-3

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana, (Lender) loaned Ronald G. Robertson and Mary Rueth Robertson, Husband and Wife (Borrower) the sum of Twenty Thousand Dollars (\$20,000.00) as evidenced by a Mortgage Note (Note) executed by Borrower on December 18, 1973;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Mortgage dated December 18, 1973, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana on December 20, 1973 as Document No. 233396, and which Mortgage affects the following described real estate:

in the Town of Merrillville

Lot 78 in Southmoor Park, /as per plat thereof, recorded in Plat Book 33 page 66 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 Loan Modification Agreement (Agreement);

WHEREAS, the Borrower has found it necessary and does hereby request a modification of the terms of said loan for the purpose of obtaining an additional advance in the amount of Nine Thousand Dollars (\$9,000.00), reducing the interest rate from 8.00% to 7.25% and reamortizing monthly principal and interest payments over a remaining term of Eighty Three Months (83) with a final "balloon" payment of the outstanding principal balance being due and payable in full in Sixty (60) months; and,

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WHEREAS, in consideration of Lender's consent to the above described terms, Borrower shall pay to Lender a Loan Fee of Two Hundred Thirty Five Dollars and Sixty Cents (\$235.60), which Fee is 2.5% of the outstanding principal balance. In further consideration of Lender's consent, Borrower shall pay to Lender 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 this date of this Agreement, including such Advance, is Nine Thousand Four Hundred Twenty Three Dollars and Ninety Six Cents (\$9,423.96), all of which Borrower promises to pay with interest at a rate of 7.25% per year until paid.
2. Principal and interest payments shall be paid in 59 consecutive monthly installments of One Hundred Forty Four Dollars and Seventy One Cents (\$144.71) beginning March 1, 1992, and a final "balloon" payment of the outstanding principal balance will be due and payable in full on February 1, 1997.
3. On February 1, 1997, the entire principal balance of the loan and unpaid interest will be due and payable in full. Lender is under no obligation to refinance the loan at that time.
4. Borrower shall pay to Lender a Loan Fee of \$235.60, the receipt of which is hereby acknowledged.
5. Borrower shall pay to Lender a Processing Fee of \$100.00, the receipt of which is hereby acknowledged.
6. Borrower shall pay to Lender a Late Fee of Five Percent (5%) of the principal and payment due for any payment not received by the last business day of the month.
7. The Advance as evidenced by this Agreement is secured by the Mortgage.
8. In all other respects the Loan Documents shall remain in full force and effect.

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TICOR TITLE INSURANCE
Crown Point, Indiana

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IN WITNESS WHEREOF, Lender and Borrower have executed this Agreement this 7th day of February, 1992.

CITIZENS FEDERAL SAVINGS
AND LOAN ASSOCIATION

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

Ronald G. Robertson
RONALD G. ROBERTSON (BORROWER)

ATTEST: Tina Margeas
TINA MARGEAS, ASST. SECRETARY

Mary Rueth Robertson
MARY RUETH ROBERTSON (BORROWER)

THIS INSTRUMENT PREPARED BY: SHERRY L. AKEY, ASST. VICE PRESIDENT
CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION
707 RIDGE ROAD, MUNSTER, IN 46321

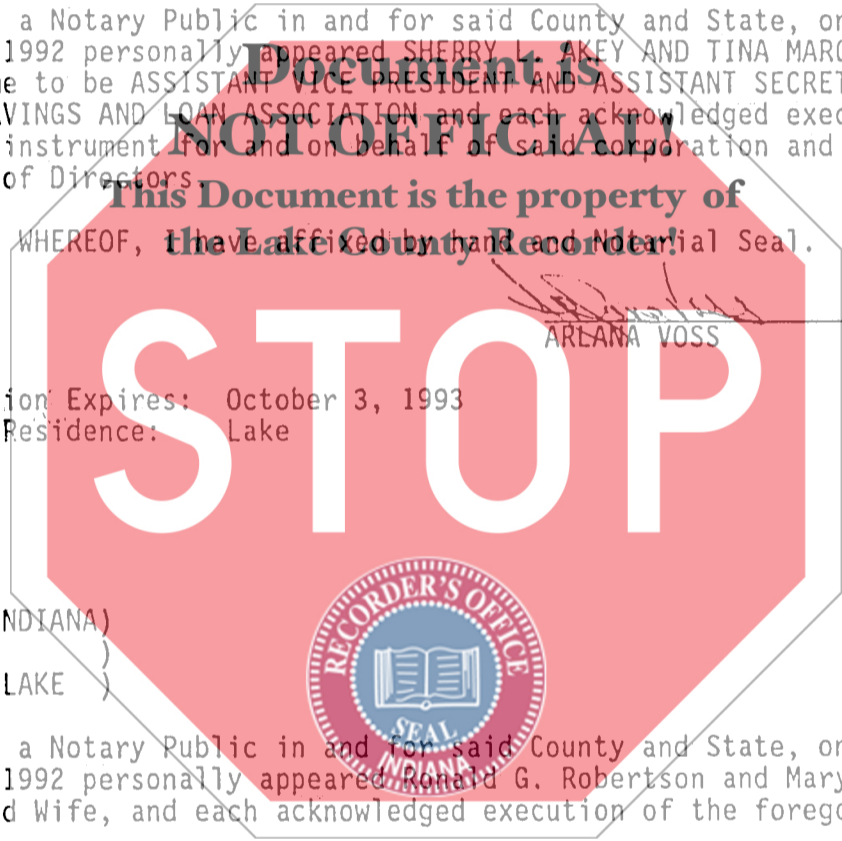
STATE OF INDIANA)
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 7th day of February, 1992 personally appeared SHERRY L. AKEY AND TINA MARGEAS 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.

Arlana Voss
ARLANA VOSS NOTARY PUBLIC

My Commission Expires: October 3, 1993
County of Residence: Lake



STATE OF INDIANA)
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 7th day of February, 1992 personally appeared Ronald G. Robertson and Mary Rueth Robertson, Husband and Wife, and each acknowledged execution of the foregoing instrument.

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

Susan M. Pittman
Susan M. Pittman

My Commission Expires: 5-30-95
County of Residence: Lake

