

MODIFICATION AGREEMENT

92070369

This Agreement made this 28th day of October, 1992 between Peoples Bank, A Federal Savings Bank of Munster, Indiana (Hereinafter the Bank) and Euisup Yeo and Sunyul Yeo, Husband and Wife (Hereinafter the Mortgagor) Witnesseth:

1. The Mortgagor executed a certain promissory note dated July 22, 1987 whereby the Mortgagor promised to pay the Bank the sum of Fifty Four Thousand Five Hundred and 00/100 (\$54,500.00).

2. The aforementioned note of the mortgagors is secured by a mortgage recorded on July 30, 1987 as Document No. 930624 in the Recorder's Office of Lake County Indiana upon the following described real estate:

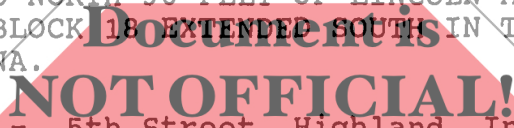
PARCEL 1: THE EASTERLY 50 FEET, EXCEPT THE NORTH 103 THEREOF, OF BLOCK EIGHTEEN (18) OF THE TOWN OF HIGHLAND, AS SHOWN IN PLAT BOOK 1, PAGE 86, IN LAKE COUNTY, INDIANA; AND ALSO THE VACATED PORTION OF LINCOLN ST., ADJOINING ON THE SOUTH OF SAID 50 FEET, DESCRIBED AS COMMENCING AT THE SOUTHEAST CORNER OF SAID BLOCK 18, THENCE WEST ALONG AND ON THE SOUTH LINE OF SAID BLOCK 18 A DISTANCE OF 50 FEET, THENCE SOUTH 30 FEET, THENCE EAST 50 FEET, THENCE NORTH 30 FEET, TO THE POINT OF BEGINNING.

PARCEL 2: THE SOUTH 73 FEET OF THE WEST 10 FEET OF THE EAST 60 FEET OF BLOCK EIGHTEEN (18), TOWN OF HIGHLAND, AS SHOWN IN PLAT BOOK 1, PAGE 86, TOGETHER WITH THE WEST 10 FEET OF THE EAST 60 FEET OF THAT PART OF THE VACATED NORTH 30 FEET OF LINCOLN AVENUE LYING WEST OF THE EAST LINE OF SAID BLOCK 18 EXTENDED SOUTH IN THE TOWN OF HIGHLAND, LAKE COUNTY, INDIANA.

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TITLE INSURANCE

Commonly known as: 8844 - 5th Street, Highland, Indiana 46322



3. Mortgagor represents that the lien of the aforesaid mortgage held by Bank is a valid, first, and subsisting lien on said real property.

4. In consideration of the premises and of the mutual agreement herein contained, and upon the express condition that the lien of the aforesaid mortgage held by Bank is a valid, first lien and that breach of said condition shall void this agreement, the parties hereby agree to the following terms:

a. That the above stated mortgage and note shall remain in full force and effect in all respects except as modified herein. The covenants of said agreement, mortgage and note are expressly incorporated by reference herein.

b. The parties hereto mutually agree that there is an outstanding principal balance of Twenty Nine Thousand Three Hundred Thirty and 86/100 Dollars (\$29,330.86) on said note and mortgage which shall bear interest at a rate of 7.00% per annum from November 1, 1992 until October 31, 1995. The interest may change on November 1, 1995 and on that day every twelve months thereafter. The principal and interest evidenced by said note and mortgage shall be paid by Mortgagors in consecutive installments of Five Hundred Eighty and 79/100 Dollars (\$580.79) subject to interest rate changes, beginning on the 1st day of December, 1992 and shall continue each month thereafter until the entire indebtedness due is paid in full except that any remaining indebtedness due, if not sooner paid, shall be due and payable on November 1, 1997.

c. Beginning with the first Change Date, the interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index".

If the Index is no longer available, the Note Holder will choose a new Index which is based upon comparable information. The Note Holder will give notice of this choice.

9/10/92