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8-07-4-70-22-13-7

LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana, (Lender) loaned Kenneth L. Baker, (Borrower) the sum of Forty Eight Thousand Dollars (\$48,000.00) as evidenced by a Note, supplemented by a Rider to Note (Rider) each executed by by Kenneth L. Baker and Delmer L. Baker (Co-Signer) on September 18, 1987;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Mortgage (Security Instrument) dated September 18, 1987, which Security Instrument was recorded on September 30, 1987, in the Office of the Recorder of Lake County, Indiana as Document No. 941068 and which Security Instrument affects the following described real estate:

Lot 22 and the West 25 feet of Lot 21, Monaldi Estates Fisher Street Addition to Munster, as shown in Plat Book 32, page 68, in Lake County, Indiana

WHEREAS, the Note, Rider and Security Instrument, (Loan Documents) are hereby incorporated herein as part of this Loan Modification Agreement (Agreement);

WHEREAS, the Borrower has requested a modification of the terms of said loan for the purpose of reducing the interest rate from 9.25% to 6.35%, extending the maturity date from October 1, 1992 to October 1, 1995 and reamortizing monthly principal and interest payments over a term of Three Hundred (300) months with a final "balloon" payment of the outstanding principal balance being due and payable in full in Thirty Six (36) months; and,

WHEREAS, in consideration of Lender's consent to the above-described terms, Borrower shall pay to Lender a Loan Fee of Two Hundred Twenty Six Dollars and Sixty Two Cents (\$226.62) which Fee is .50% of the outstanding principal balance and a Processing Fee of \$100.00;

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

1. Borrower promises to pay to Lender the outstanding principal balance of Forty Five Thousand Three Hundred Twenty Three Dollars and Ninety Eight Cents (\$45,323.98) with interest at a rate of 6.35% per year.
2. Principal and interest payments shall be paid in 35 consecutive monthly installments of Three Hundred One Dollars and Eighty Cents (\$301.80) beginning November 1, 1992, and a final "balloon" payment of the total outstanding principal balance will be due and payable in full on October 1, 1995.
3. On October 1, 1995, 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 \$226.62, 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. In all other respects, the Loan Documents shall remain in full force and effect.

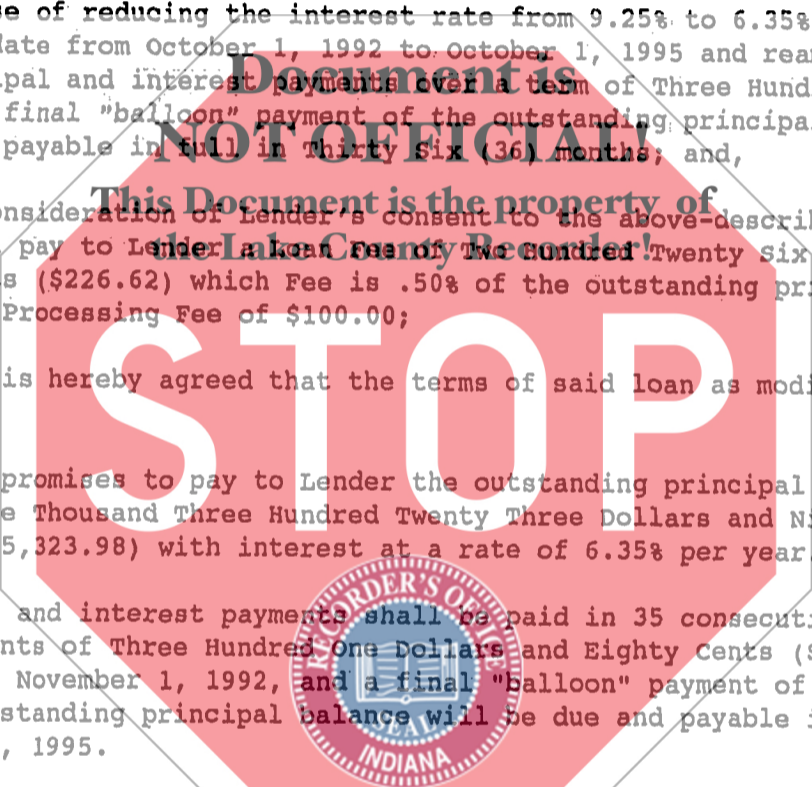
IN WITNESS WHEREOF, the Lender and Borrower have executed this Agreement on this 14th day of November, 1992.

CITIZENS FEDERAL SAVINGS  
AND LOAN ASSOCIATION

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

Kenneth L. Baker  
KENNETH L. BAKER (BORROWER)

ATTEST: Tina Margeas  
TINA MARGEAS, ASST. SECRETARY



Chicago Title Insurance Company

STATE OF INDIANA  
FILED NOV 15 1992

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CONSENT TO LOAN MODIFICATION AGREEMENT

The undersigned Co-signer hereby consents to the foregoing Loan Modification Agreement.

Delmer L. Baker  
DELMER L. BAKER (CO-SIGNER)

STATE OF INDIANA)  
                                  )SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, on this 14th day of November, 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.

Ardana Voss  
ARDANA VOSS NOTARY PUBLIC

My Commission Expires: October 3, 1993  
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 14th day of November, 1992 personally appeared Kenneth L. Baker and acknowledged execution of the foregoing instrument.

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

Janice E. Franko  
JANICE E. FRANKO NOTARY PUBLIC

My Commission Expires: APRIL 24, 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 14th day of November, 1992 personally appeared Delmer L. Baker and acknowledged execution of the foregoing instrument.

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

Janice E. Franko  
JANICE E. FRANKO NOTARY PUBLIC

My Commission Expires: APRIL 24, 1995  
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