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LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana (Lender) granted a Line of Credit to E. David Hein and Margaret A. Hein, husband and wife, (Borrower) with a credit limit of Twenty Thousand Dollars (\$20,000.00) as evidenced by an Adjustable Interest Rate Note and Equity AccessLine of Credit Agreement (Contract) executed by Borrower on June 8, 1992 and, to secure the repayment of the Contract, an Equity AccessLine Mortgage (Mortgage), executed by Borrower and delivered to Lender on June 8, 1992 which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana on June 17, 1992 as Document No. 92038851 which Mortgage affects the following described real estate, to-wit:

Lot 260 in Briarwood Unit No. 11, in the City of Crown Point, as per plat thereof, recorded in Plat Book 49, page 13, in the Office of the Recorder of Lake County, Indiana, commonly known as 1115 Sioux Drive, Crown Point, Indiana, 46307

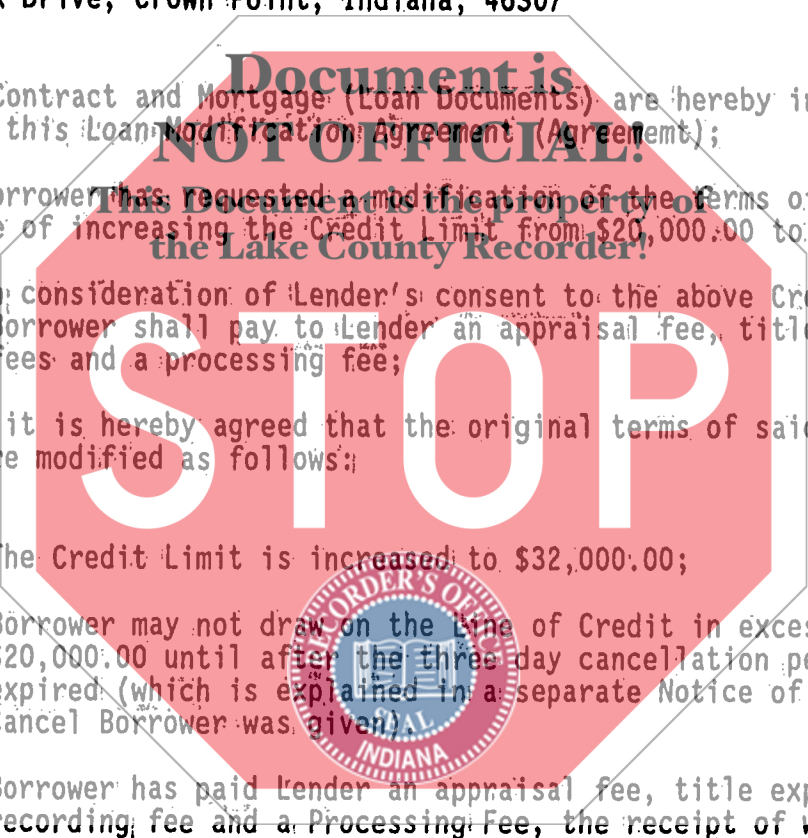
and which Contract and Mortgage (Loan Documents) are hereby incorporated herein as part of this Loan Modification Agreement (Agreement);

WHEREAS, Borrower has requested a modification of the terms of said loan for the purpose of increasing the Credit Limit from \$20,000.00 to \$32,000.00;

WHEREAS, in consideration of Lender's consent to the above Credit Limit increase, Borrower shall pay to Lender an appraisal fee, title expense, recording fees and a processing fee;

THEREFORE, it is hereby agreed that the original terms of said Contract and Mortgage are modified as follows:

1. The Credit Limit is increased to \$32,000.00;
2. Borrower may not draw on the Line of Credit in excess of \$20,000.00 until after the three day cancellation period has expired (which is explained in a separate Notice of Right to Cancel Borrower was given);
3. Borrower has paid Lender an appraisal fee, title expense, recording fee and a Processing Fee, the receipt of which is hereby acknowledged; and
4. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.



1/69/93

TICOR TITLE INSURANCE
Crown Point, Indiana

MAR 3 11 13 AM '93
SAMUEL ORLICH
RECORDER

STATE OF INDIANA, S.S. NO.
LAKE COUNTY
FILED FOR RECORD

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IN WITNESS WHEREOF, Lender and Borrower have executed this Agreement this 26th day of February 1993.

CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND, INDIANA

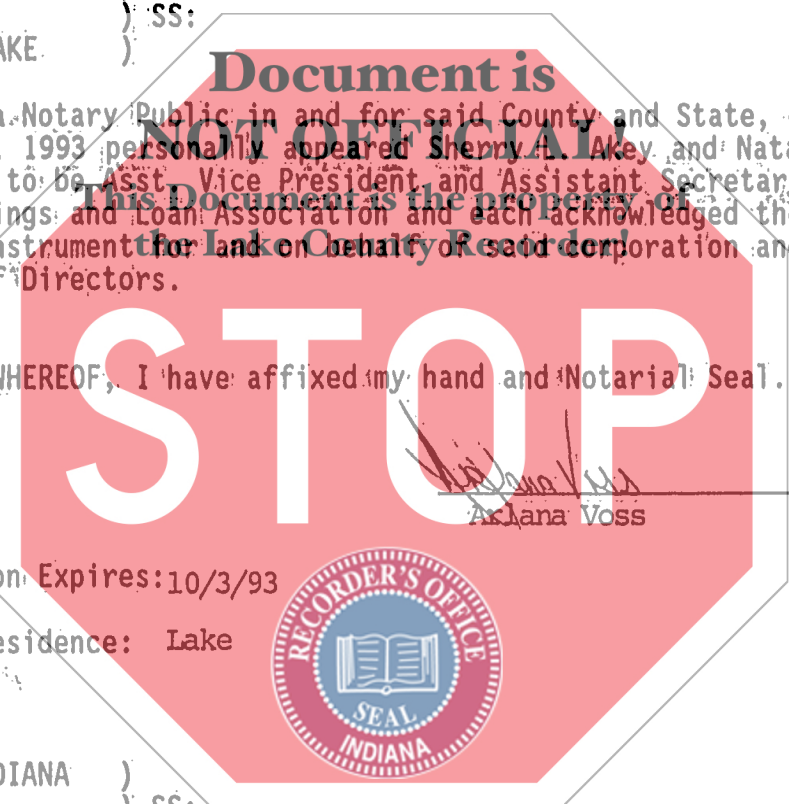
By: Sherry L. Akey Sherry L. Akey, Asst. Vice President
F. David Hein F. David Hein Borrower

Attest: Natalie Kaluf Natalie Kaluf, Assistant Secretary
Margaret A. Hein Margaret A. Hein Borrower

STATE OF INDIANA)
COUNTY OF LAKE) SS:

Before me, a Notary Public in and for said County and State, on this 26th day of February, 1993 personally appeared Sherry L. Akey and Natalie Kaluf personally known to me to be Asst. Vice President and Assistant Secretary of Citizens Federal Savings and Loan Association and each acknowledged the 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 my hand and Notarial Seal.



Arlana Voss Notary Public

My Commission Expires: 10/3/93
County of Residence: Lake



STATE OF INDIANA)
COUNTY OF) SS:

Before me, a Notary Public in and for said County and State, on this 26th day of February, 1993 personally appeared F. David Hein and Margaret A. Hein, husband and wife, and acknowledged execution of the foregoing instrument.

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

Bonnie Graves Notary Public

My Commission Expires: 1 - 8 - 93
County of Residence: Lake

THIS INSTRUMENT PREPARED BY: Jeffrey C. Stur, Vice President
Citizens Federal Savings and Loan
Association of Hammond, Indiana