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LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana, (Lender) loaned Dennis R. Lamberg and Cynthia G. Lamberg, (Borrower) the sum of Sixty Five Thousand Dollars (\$65,000.00) as evidenced by a Note, supplemented by a Rider to Note (Rider) each executed by Borrower on February 25, 1988;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Mortgage (First Security Instrument) dated February 25, 1988, which First Security Instrument was recorded on February 29, 1988, in the Office of the Recorder of Lake County, Indiana as Document No. 966041 and which First Security Instrument affects the following described real estate:

Parcel I: Lots 12, 13 and the North 1/2 of Lot 14 in Block 5 in Buena Vista Addition to Hammond, as per plat thereof, recorded in Plat Book 18, Page 31, in the Office of the Recorder of Lake County, Indiana

WHEREAS, to further secure the repayment of the debt evidenced by the Note, Dennis R. Lamberg executed and delivered a Mortgage (Second Security Instrument) dated February 25, 1988, which Second Security Instrument was recorded on February 29, 1988 in the Office of the Recorder of Lake County, Indiana as Document No. 966042 and which Second Security Instrument affects the following described real estate:

Parcel II: Lot 28 and 29, Block 4, in Calumet Heights, in the City of Hammond, as per plat thereof, recorded in Plat Book 6, page 31, in the Office of the Recorder of Lake County, Indiana

WHEREAS, Borrower modified said loan on May 4, 1990 as evidenced by a Loan Modification Agreement (First Modification Agreement) for the purpose of obtaining a Release of Mortgage for Parcel I;

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

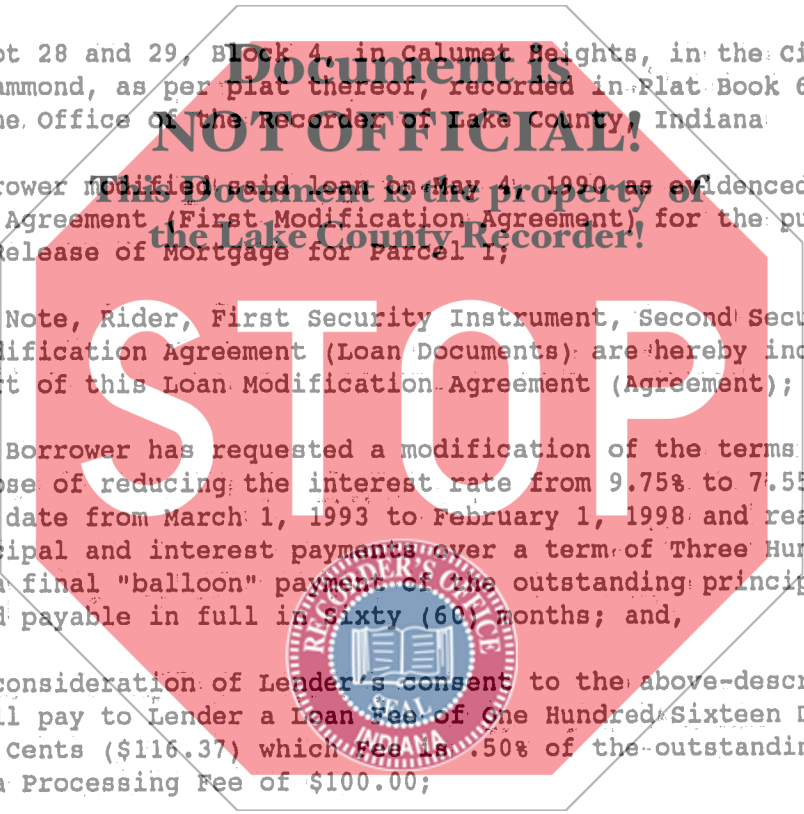
WHEREAS, the Borrower has requested a modification of the terms of said loan for the purpose of reducing the interest rate from 9.75% to 7.55%, extending the maturity date from March 1, 1993 to February 1, 1998 and reamortizing monthly principal and interest payments over a term of Three Hundred (300) months with a final "balloon" payment of the outstanding principal balance being due and payable in full in Sixty (60) months; and,

WHEREAS, in consideration of Lender's consent to the above-described terms, Borrower shall pay to Lender a Loan Fee of One Hundred Sixteen Dollars and Thirty Seven Cents (\$116.37) 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 Twenty Three Thousand Two Hundred Seventy Four Dollars and Forty Cents (\$23,274.40) with interest at a rate of 7.55% per year.
2. Principal and interest payments shall be paid in 59 consecutive monthly installments of One Hundred Seventy Two Dollars and Seventy Five Cents (\$172.75) beginning March 1, 1993, and a final "balloon" payment of the total outstanding principal balance will be due and payable in full on February 1, 1998.
3. On February 1, 1998, 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 \$116.37, 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.

TICOR TITLE INSURANCE
Crown Point, Indiana



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

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6. Borrower hereby certifies that they are the owners of the above-described property and that except for the Mortgage described in this Agreement, there are no liens, unpaid assessments, unrecorded contracts or claims against the property.
7. 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.

IN WITNESS WHEREOF, the Lender and Borrower have executed this Agreement on this 6th day of March, 1993.

CITIZENS FEDERAL SAVINGS
AND LOAN ASSOCIATION

BY: Sherry L. Akey SHERRY L. AKEY, ASST. VICE PRESIDENT
Dennis R. Lamberg DENNIS R. LAMBERG (BORROWER)
 ATTEST: Tina Margeas TINA MARGEAS, ASST. SECRETARY
Cynthia G. Lamberg CYNTHIA G. LAMBERG (BORROWER)

STATE OF INDIANA)
) SS:
 COUNTY OF LAKE)

**Document is
NOT OFFICIAL!**

**This Document is the property of
the Lake County Recorder!**

Before me, a Notary Public in and for said County and State, on this 6th day of March, 1993 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.

My Commission Expires: August 5, 1994
 County of Residence: Lake



Jan McGrath
 JAN-MCGRATH

NOTARY PUBLIC

STATE OF INDIANA)
) SS:
 COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 6th day of March, 1993 personally appeared Dennis R. Lamberg and Cynthia G. Lamberg, and each acknowledged execution of the foregoing instrument.

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

Kelly A. Hendrickson
 Kelly A. Hendrickson NOTARY PUBLIC

My Commission Expires: 10-10-95
 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