

Citizens Federal  
707 Main  
Munster

9-01-6-000-003 -1

93017964

LINE OF CREDIT MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana (Lender) granted a Line of Credit to Roland A. Krause and Jan L. Krause, husband and wife, (Borrower) with a credit limit of Twelve Thousand Dollars (\$12,000.00) as evidenced by an Adjustable Interest Rate Promissory Note and Equity AccessLine of Credit Agreement (Note and Agreement); executed by Borrower on October 30, 1987, and to secure the repayment of the Note and Agreement, an Equity AccessLine Mortgage (Mortgage), executed by Borrower and delivered to Lender on October 30, 1987 which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana on November 5, 1987 as Document No. 947291 which Mortgage affects the following described real estate, to wit:

Lot 9 in Imperial Heights Subdivision, in the City of Crown Point, as per plat thereof, recorded in Plat Book 36 page 16, in the Office of the Recorder of Lake County, Indiana, commonly known as 1208 S. Main, Crown Point, IN 46307

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

WHEREAS, Borrower has requested a modification of the terms of said Loan Documents for the purpose of extending the maturity date from October 15, 1992 to October 15, 2002;

WHEREAS, Lender is willing to extend the maturity date to October 15, 2002 and will also eliminate the Annual Fee provided Borrower agrees to pay the costs of this Agreement which include title insurance and a recording fee;

THEREFORE, it is hereby agreed that original terms of said Loan Documents are modified as follows:

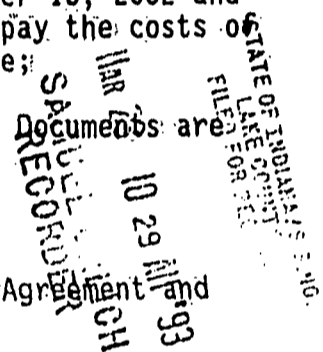
1. The maturity date is October 15, 2002.
2. Lender has deleted item 8(c) of the original Note and Agreement and eliminated the Annual Fee.
3. As of the date of this contract, the initial Index Rate is 6.00%. The ANNUAL PERCENTAGE RATE will never be higher than eight (8) percentage points above the initial Index Rate or the maximum rate allowed by law, whichever is less.
4. Until all sums owing by Borrower under the Line of Credit have been paid in full, Borrower promises to pay Lender on or before the Payment Due Date (which is the 15th day of the month) shown on each monthly statement furnished by Lender to Borrower, the Payment Amount Due as shown on each monthly statement.

In the event any monthly payment is not paid with 15 days after the due date shown on the Monthly Statement, Borrower will pay to Lender a late charge in an amount equal to 5% of the overdue Monthly Payment, which late charge until paid, will be added to Borrower's Line of Credit and become part of the Ending Balance.

5. Borrower has paid Lender title expense and a recording fee, the receipt of which is hereby acknowledged.
6. 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.

TICOR TITLE INSURANCE  
Crown Point, Indiana

138287



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IN WITNESS WHEREOF, Lender and Borrower have executed this Agreement this 18th day of March, 1993.

CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND, INDIANA

By: Sherry L. Akey  
Sherry L. Akey,  
Assistant Vice President

Roland A. Krause  
Roland A. Krause, Borrower

Attest: Natalie Kaluf  
Natalie Kaluf,  
Assistant Secretary

Jan L. Krause  
Jan L. Krause, Borrower

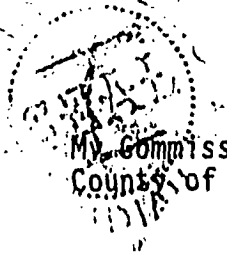
STATE OF INDIANA )  
                          ) SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, on this 18th day of March, 1993 personally appeared Sherry L. Akey and Natalie Kaluf personally known to me to be Assistant Vice President and Assistant Secretary of Citizens Federal Savings and Loan Association of Hammond, Indiana and each acknowledged the execution of the foregoing instrument for and on behalf of said corporation and by authority of its Board of Directors.

**Document is NOT OFFICIAL**

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

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



Ariana Voss  
Ariana Voss

Notary Public

STATE OF INDIANA )  
                          ) SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, on this 18th day of March, 1993 personally appeared Roland A. Krause and Jan L. Krause, husband and wife, and acknowledged execution of the foregoing instrument.

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

Ariana Voss  
Ariana Voss

Notary Public

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



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