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LOAN, MODIFICATION AGREEMENT

WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana, (Lender) loaned Dennis J. Halfman and Patricia E. Halfman, husband and wife (Borrower) the sum of Seventy Thousand Dollars (\$70,000.00) as evidenced by a Note supplemented by a Rider to Note (Rider) each executed by Borrower on April 15, 1988;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Mortgage (Security Instrument) dated April 15, 1988, which security Instrument was recorded on April 20, 1988, in the Office of the Recorder of Lake County, Indiana as Document No. 973360 and which Security Instrument affects the following described real estate:

Lot 14, Timberlane Unit 1, an addition to the Town of St. John, Lake County, Indiana, as recorded in the Office of the Recorder of Lake County, Indiana in Plat Book 42 page 53

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 7.25%, reamortizing monthly principal and interest payments over a termsof One Hundred Twenty (120) months and extending the maturity date from May 1, 1998 to March 1, 2003; and,

This Document is the property of

WHEREAS, in consideration of Lender's consent to the above-described terms, Borrower shall pay to Lender a Loan Fee of Six Hundred Seventy Two Dollars and Four Cents: (\$672.04), which Fee is 1.00% of the outstanding principal balance and a Processing Fee of One Hundred Dollars (\$100.00);

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

- Borrower promises to pay to Lender the outstanding principal balance of Sixty Seven Thousand Two Hundred Three Dollars and Eighty Three Cents (\$67,203.83) with interest at a rate of 7.25% per year.
- Principal and interest payments shall be paid in 120 consecutive monthly installments of Seven Hundred Eighty Fight Dollars and Ninety Eight Cents (\$788.98) beginning April 1, 1993. Said monthly installments shall continue until the entire indeptedness is fully paid, except that any remaining indebtedness, if not somer paid, shall be due and payable in full on March 1, 2003.
- 3. Borrower shall pay to Lender a Loan Fee of \$672.04, the receipt of which is hereby acknowledged.
- Borrower shall pay to Lender a Processing Fee of \$100.00, the receipt of which is hereby acknowledged.
- 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 themself, as amended by this Agreement.

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

CITIZENS FEDERAL SAVINGS

AND LOAN ASSOCIATION,	
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SHERRY L. AKEY, ASST. VICE PRESIDENT	DENNIS J. HALEMAN / (BORROWER)
1 0 50	(for E that)
ATTEST: Leva Murageas	PATRICIA E. HALFMAN (BORROWER)
TINA MARGEAS, ASST SECRETARY	PATRICIA E. HALFMANIU (BORROWER)
CHAME OF THUTANAL	
STATE OF INDIANA):)SS:	
COUNTY OF LAKE):	
Before me, a Notary Public in and for se	aid County and State, on this 26th day
of March, 1993 personally appeared SHER	RY L. AKEY AND TINA MARGEAS personally
known to me to be ASSISTANT VICE PRESIDE	ENT AND ASSISTANT SECRETARY OF CITIZENS
FEDERAL SAVINGS AND LOAN ASSOCIATION and foregoing instrument for and on Galalfi	d each acknowledged execution of the
its Board of Directors.	or Hand Sorpozation and by adenority or
NOTOFF	ICIAL!
IN WITNESS WHEREOF I have affixed by	hand and Notarial Saal.
	to the office of the
the Lake Count	JAN MCGRATH NOTARY PUBLIC
	OAN ACCIONIN
My Commission Expires: August 5, 1994	
County of Residence: Lake	
STATE OF INDIANA)	
)ss:	
COUNTY OF LAKE	
Before me, a Notary Public in and for s	aid county and state, on this 26th day o
March, 1993 personally appeared Dennis	J. Halfman and Patricia E. Haliman and
each acknowledged execution of the fore	going instrument.
The WITNESS WHEREOF, I have affixed by h	and and Notarial Seal.
	Jan modhath
	Can Mosnath
a Ma	Jan McGrath NOTARY PUBLIC
, Maria	
му Commission Expires: August 5, 1994	
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