

ADDITIONAL ADVANCE  
LOAN MODIFICATION AGREEMENT

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WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana, (Lender) loaned Paul D. Seegers and Gloria J. Seegers, husband and wife, (Borrower) the sum of Twenty One Thousand Dollars (\$21,000.00) as evidenced by a Mortgage Note (Note) executed by Borrower on October 5, 1973;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Mortgage dated October 5, 1973, which Mortgage was recorded on October 9, 1973 in the Office of the Recorder of Lake County, Indiana as Document No. 224318, and which Mortgage affects the following described real estate:

Lot 54, Jeffrey Manor Unit No. 3, as recorded in Plat Book 39, page 57, in the Office of the Recorder of Lake County, Indiana

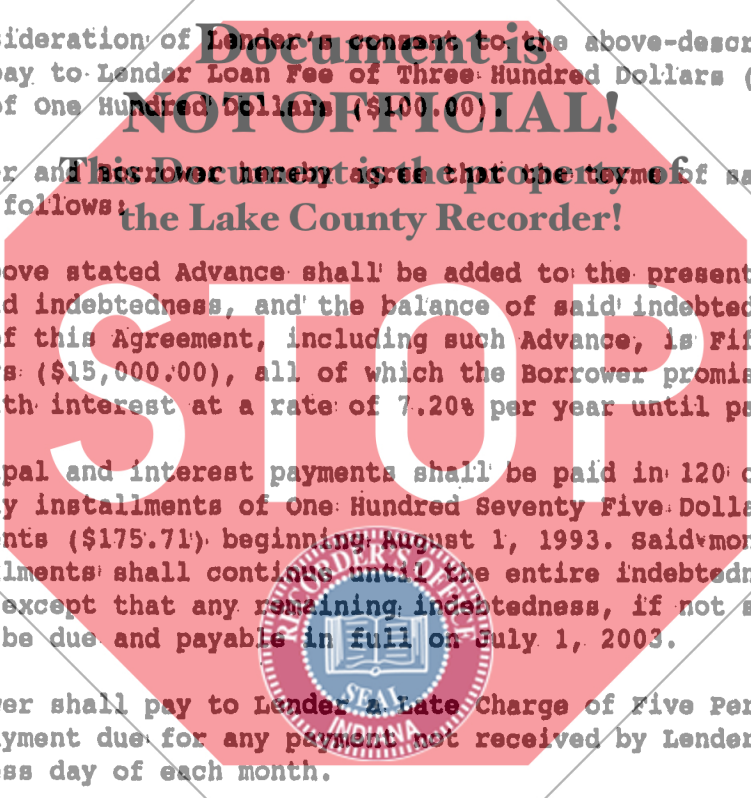
WHEREAS, the Note and Mortgage (Loan Documents) are hereby incorporated herein as part of this Additional Advance Loan Modification Agreement (Agreement);

WHEREAS, the Borrower has requested a modification of the terms of said loan for the purpose of obtaining an additional advance in the amount of Six Thousand Four Hundred Sixty Six Dollars and Twenty Three Cents (\$6,466.23), reducing the interest rate from 8.50% to 7.20%, reamortizing monthly principal and interest payments over a term of One Hundred Twenty (120) months and extending the maturity date from November 1, 1998 to July 1, 2003;

WHEREAS, in consideration of Lender's consent to the above-described terms, Borrower shall pay to Lender a Loan Fee of Three Hundred Dollars (\$300.00) and a Processing Fee of One Hundred Dollars (\$100.00).

THEREFORE, Lender and Borrower hereby agree that the terms of said loan as modified are as follows:

1. The above stated Advance shall be added to the present unpaid balance of said indebtedness, and the balance of said indebtedness, as of the date of this Agreement, including such Advance, is Fifteen Thousand Dollars (\$15,000.00), all of which the Borrower promises to pay with interest at a rate of 7.20% per year until paid.
2. Principal and interest payments shall be paid in 120 consecutive monthly installments of One Hundred Seventy Five Dollars and Seventy One Cents (\$175.71) beginning August 1, 1993. Said monthly installments shall continue until the entire indebtedness is fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable in full on July 1, 2003.
3. Borrower shall pay to Lender a Late Charge of Five Percent (5%) of the payment due for any payment not received by Lender by the last business day of each month.
4. Borrower shall pay to Lender a Loan Fee of \$300.00, 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. The Advance as evidenced by this Agreement is secured by the Mortgage.
7. 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.



STATE OF INDIANA  
LAKE COUNTY  
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Chicago Title Insurance Company

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at

8. 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, Lender and Borrower have executed this Agreement this 13th day of July, 1993.

CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION

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

Paul D. Seegers  
PAUL D. SEEGERS (BORROWER)

ATTEST: Tina Margeas  
TINA MARGEAS, ASST. SECRETARY

Gloria J. Seegers  
GLORIA J. SEEGERS (BORROWER)

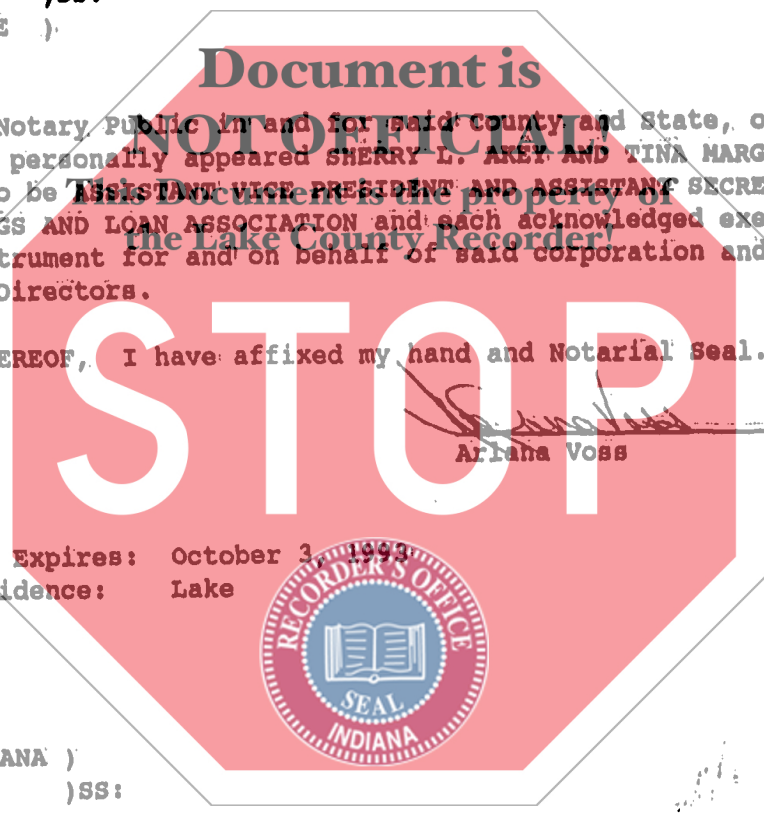
STATE OF INDIANA )  
                          )SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, on this 13th day of July, 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 my hand and Notarial Seal.

Ariana 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 13th day of July, 1993 personally appeared Paul D. Seegers and Gloria J. Seegers, Husband and Wife, and each acknowledged execution of the foregoing instrument.

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

Bonnie Graves  
NOTARY PUBLIC

My Commission Expires: 1-8-95  
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