PROMISSORY NOTE AND LOAN MODIFICATION AGREEMENT

THIS AGREEMENT is entered into by and between AMERICAN SAVINGS, FSB, a U.S. Corporation, hereinafter referred to as Lender and Cipriano Gamez and Hope Murillo, husband and wife, hereinafter referred to as Borrower.

WITNESSETH, that Borrower represents, warrants and agrees as follows:

- 1. Borrower is indebted to Lender by virtue of a Promissory Note of the Borrower bearing date of March 18, 1993, in the original amount of \$5,000.00 secured by a mortgage to Lender of even date, which mortgage was recorded on March 24, 1993, as Document No. 93018246 in the Office of the Recorder of Lake County, Indiana.
- Lender is the owner and holder of said Note and Mortgage.

For mutual consideration, the receipt of which is hereby acknowledged, the Lender and Borrower are mutually desirous of and agree to modify the terms of said Note and Mortgage as follows:

- Borrower has requested and Lender has agreed to increase the maximum amount due under said Note and Mortgage from \$5,000.00 to \$15,000.00. Borrower hereby reaffirms and agrees to abide by all of the terms, conditions and covenants centained in the aforesaid Note and Real Estate Mortgage as modified herein.
- Borrower specifically agr presents and acknowledges that proper legal and hadequate consideration per being given them to enter into this Agreement and that Borrower is and continues to be legally bound and obligated for, by and under said indebtedness as modified herein.
- C. The Borrower further agrees that all terms, conditions and covenants of the aforesaid indebtedness shall remain unaltered and in full force and effect as herein expressly modified.

IN WITNESS WHEREOF, the Lender and Borrower have executed this Agreement this 9th day of August, 1993.

AMERICAN SAVINGS FSB

Vice President

iano Gamez

ATTEST

Denise L. Knapp,

Home Murillo

STATE OF INDIANA)

)ss:

COUNTY OF LAKE

Before me, the undersigned Notary Public, did personally appear L. Green, Sr. Vice President and Denise L. Knapp, Secretary, for and on behalf of American Savings, FSB, and Cipriano Gamez and Hope Murillo, husband and wife, who acknowledged the execution of the foregoing instrument.

Dated this 9th day of August, 1993. WITNESS MY HAND AND NOTARIAL SEAL.

110 lika Jacqueline C. Cory, Notary Pub

My Commission Expires: 3/11/96

County of Residence: Lake

Prepared by: Clement B. Knapp, Jr., Attorney at Law