

Citizens Federal
707 Ridge
Munster

94020149 BUILDER'S LINE OF CREDIT LOAN MODIFICATION AGREEMENT

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WHEREAS, Citizens Federal Savings and Loan Association of Hammond, Indiana (Lender) granted a Builder's Line of Credit to Steve Kljajich and Juanita Kljajich, Husband and Wife, (Borrower) with a credit limit of One Hundred Thousand Dollars (\$100,000.00) as evidenced by an Adjustable Interest Rate Note and Builder's Line of Credit Agreement (Note and Agreement) executed by Borrower on October 19, 1992;

WHEREAS, to secure the repayment of the Note and Agreement, Borrower executed and delivered to Lender a Builder's Line of Credit Mortgage (Mortgage) dated October 19, 1992, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana on October 22, 1992, as Document No. 92066874, which Mortgage affects the following described real estate:

Lot 37 in Old Mill Manor, as per plat thereof, recorded in Plat Book 45, page 66, in the Office of the Recorder of Lake County, Indiana - Commonly known as 9025 Park Valley Ct. Hobart IN 46342

WHEREAS, the Note and Agreement and Mortgage (Loan Documents) are hereby incorporated herein as part of this Builder's Line of Credit Loan Modification Agreement (Agreement);

WHEREAS, Borrower has requested a modification of the terms of said loan for the purpose of increasing the credit limit from \$100,000.00 to \$132,000.00;

WHEREAS, Lender is willing to increase the credit limit provided that Borrower agrees to pay the costs associated with this Agreement;

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

1. The Credit Limit is increased to \$132,000.00.
2. Borrower has paid Lender title expense, recording and appraisal fees, the receipt of which is hereby acknowledged.
3. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents shall 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 on this 15th day of March, 1994.

CITIZENS FEDERAL SAVINGS
and LOAN ASSOCIATION

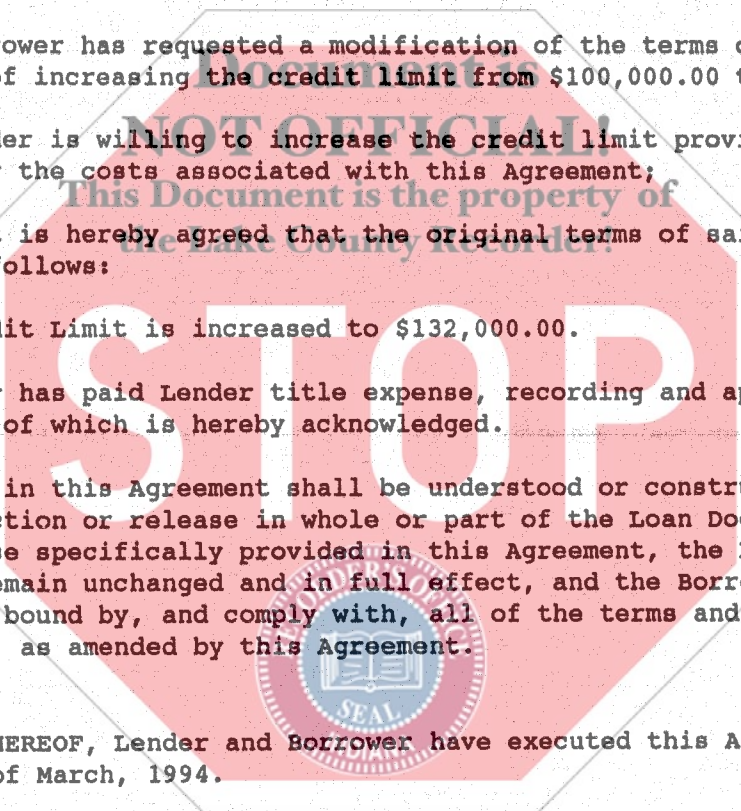
By: Jeffrey C. Stur
Jeffrey C. Stur, Vice President

Steve Kljajich
Steve Kljajich (Borrower)

ATTEST: Tina Margeas
Tina Margeas, Asst. Secretary

Juanita Kljajich
Juanita Kljajich (Borrower)

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TICOR TITLE INSURANCE
Crown Point, Indiana

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STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 15th day of March, 1994 personally appeared JEFFREY C. STUR AND TINA MARGEAS personally known to me to be the 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.


Kristyne M. Ahlgrain
KRISTYNE M. AHLGRAIN NOTARY PUBLIC

My Commission Expires: May 4, 1997
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 15th day of March, 1994 personally appeared Steve Kljajich and Juanita Kljajich, Husband and Wife, and each acknowledged execution of the foregoing instrument.

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


Jan McGrath
Jan McGrath NOTARY PUBLIC

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



THIS INSTRUMENT PREPARED BY: JEFFREY C. STUR, VICE PRESIDENT
CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION
707 RIDGE ROAD, MUNSTER, INDIANA 46321-1678