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Citizens Federal
707 Kelvin
Munster

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 Joseph A. Dewes and Juanita L. Dewes, Husband and Wife, (Borrower) with a credit limit of Two Hundred Thousand Dollars (\$200,000.00) as evidenced by an Adjustable Interest Rate Note and Builder's Line of Credit Agreement (Note and Agreement) executed by Borrower on August 7, 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 August 7, 1992, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana on August 11, 1992, as Document No. 92051280, which Mortgage affects the following described real estate:

See Attached Exhibit "A"

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 \$200,000.00 to \$255,900.00;

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 \$255,900.00.
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 April, 1994.

CITIZENS FEDERAL SAVINGS
and LOAN ASSOCIATION

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

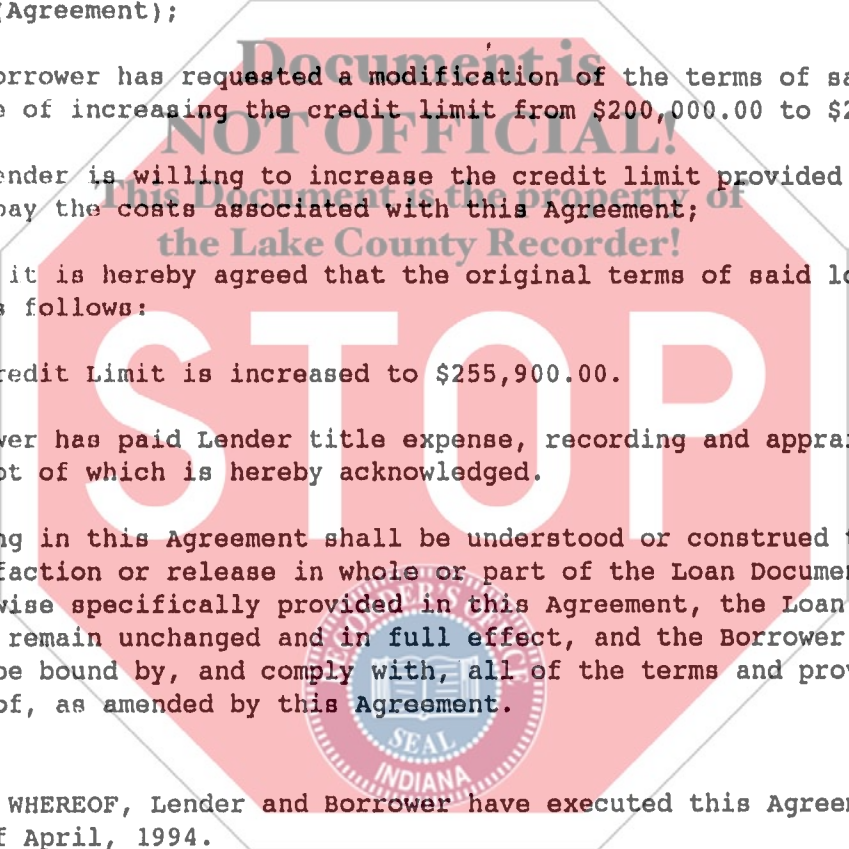
ATTEST: Tina Margeas
Tina Margeas, Asst. Secretary

Joseph A. Dewes
Joseph A. Dewes (Borrower)

Juanita L. Dewes
Juanita L. Dewes (Borrower)

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TICOR TITLE INSURANCE
Crown Point, Indiana



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APR 15 10 12 AM '94
S. RECORDS

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 15th day of April, 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



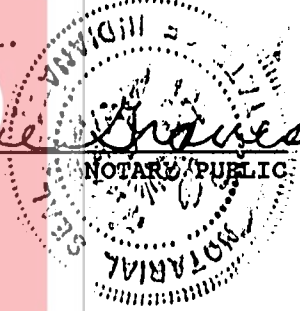
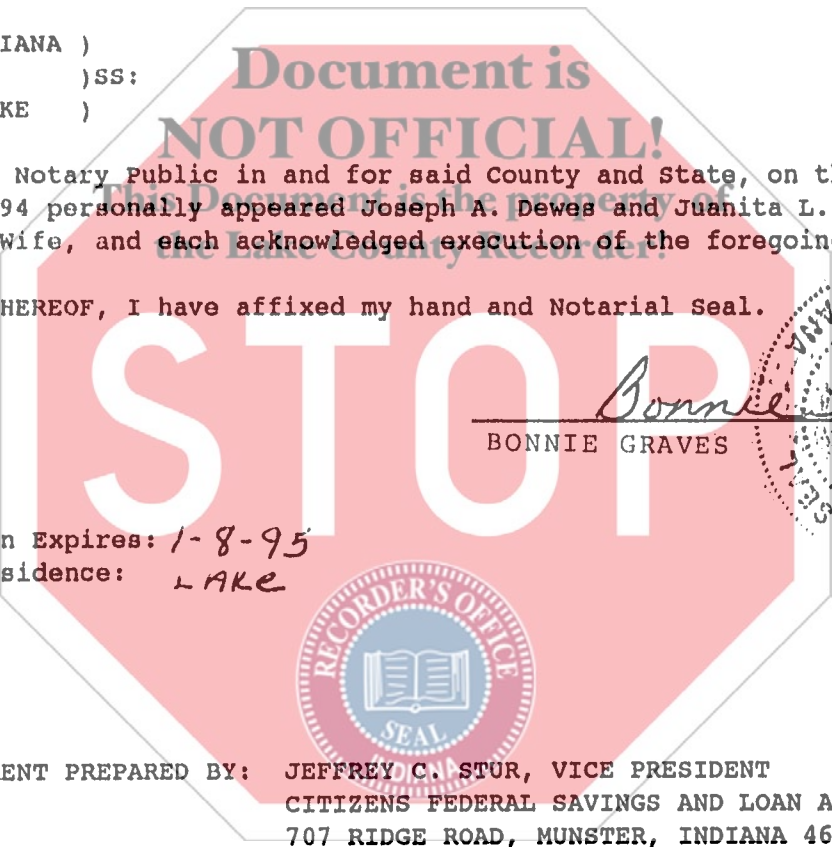
STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 15th day of April, 1994 personally appeared Joseph A. Dewes and Juanita L. Dewes, Husband and Wife, and each acknowledged execution of the foregoing instrument.

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

Bonnie Graves
BONNIE GRAVES NOTARY PUBLIC

My Commission Expires: 1-8-95
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

EXHIBIT "A"

LEGAL DESCRIPTION

PARCEL I: Part of the Southwest 1/4 of Section 5 and part of the Northwest 1/4 of Section 8, all in Township 32 North, Range 9 West of the 2nd Principal Meridian, Lake County, Indiana, more particularly described as follows: Commencing at the Southwest corner of Section 5, Township 32 North, Range 9 West of the 2nd Principal Meridian, thence North 89 degrees 49 minutes 08 seconds East, 777.63 feet, along the South line of said Section 5, to the point of beginning; thence North 00 degrees 04 minutes 41 seconds East, 565.24 feet; thence East parallel with the South line of said Section 5, North 89 degrees 49 minutes 08 seconds East, 535.50 feet to the East line of the Southwest 1/4, of the Southwest 1/4 of said Section 5, thence South 00 degrees 04 minutes 41 seconds West, along the East line of the Southwest 1/4 of the Southwest 1/4 of said Section 5, 407.05 feet; thence Southwesterly along a curve concaved to the Northwest having a radius of 2360.61 feet, a central angle of 14 degrees 05 minutes 26 seconds and an arc length of 580.536 feet, to a point of non-tangency lying in the Northwest 1/4 of Section 8, Township 32 North, Range 9 West of the 2nd Principal Meridian, thence North 00 degrees 04 minutes 41 seconds East, 59.76 feet, to the point of beginning, all in Lake County, Indiana.

PARCEL II: Part of the Southwest 1/4 of Section 5, Township 32 North, Range 9 West of the 2nd Principal Meridian, Lake County, Indiana, described as follows: Commencing at the Southwest corner of said Section 5; thence North 89 degrees 49 minutes 08 seconds East, along the South line of said Section 5, 777.63 feet; thence North 00 degrees 04 minutes 41 seconds East, 565.24 feet, to the point of beginning; thence continuing North 00 degrees 04 minutes 41 seconds East, 450.0 feet, thence North 89 degrees 49 minutes 08 seconds East, 535.50 feet; thence South 00 degrees 04 minutes 41 seconds West, 450.0 feet; thence South 89 degrees 49 minutes 08 seconds West 535.50 feet, to the point of beginning.

END OF SCHEDULE A