

2/20/92

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707 Ridge Rd
Munster
46321

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LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Financial Services, FSB, formerly known as Citizens Federal Savings and Loan Association of Hammond, Indiana, (Lender) loaned Edward H. Feldman and Nancy E. Feldman, husband and wife (Borrower) the sum of Ninety Five Thousand Two Hundred Dollars (\$95,200.00) as evidenced by a Note supplemented by a Rider to Note (Note Rider) each executed by Borrower on August 7, 1987;

WHEREAS, to secure the repayment of the debt evidenced by the Note, Borrower executed and delivered to Lender a Mortgage (Security Instrument), dated August 7, 1987, which Security Instrument was recorded on August 12, 1987 in the Office of the Recorder of Lake County, Indiana as Document No. 932664 and which Security Instrument affects the following described real estate;

Lot 13, Fairmeadow 21st Addition Block 3 to the Town of Munster, as shown in Plat Book 43, page 96, in Lake County, Indiana

WHEREAS, Borrower modified said loan on September 30, 1992 as evidenced by a Loan Modification Agreement (First Modification Agreement) for the purpose of reducing the interest rate from 9.25% to 6.50% and reamortizing monthly principal and interest payments with a final "balloon" payment;

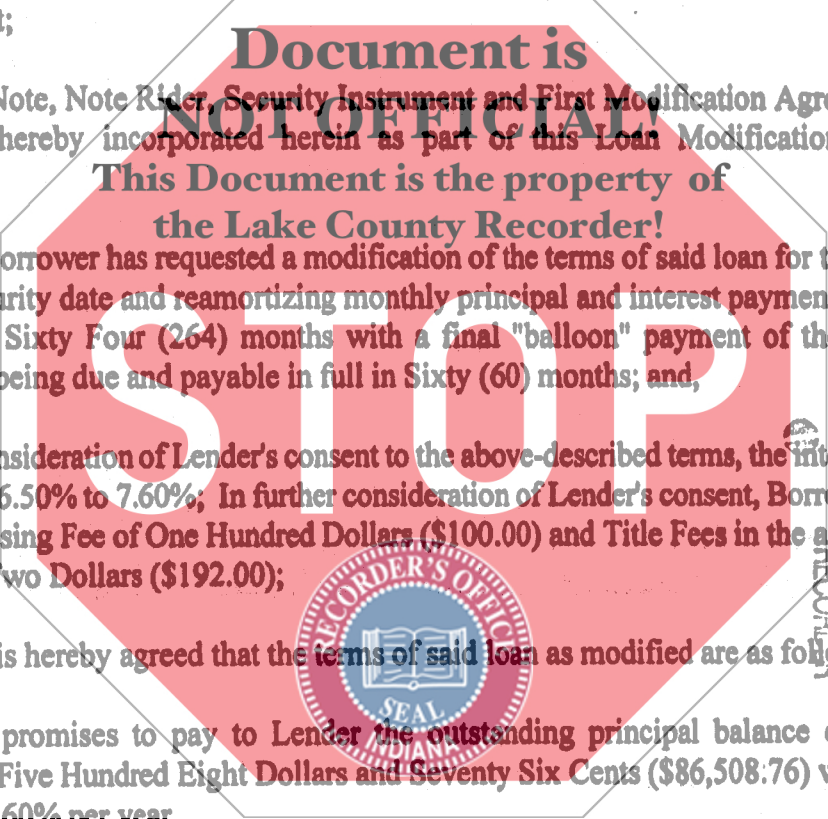
WHEREAS, the Note, Note Rider, Security Instrument and First Modification Agreement (Loan Documents) are hereby incorporated herein as part of this Loan Modification Agreement (Agreement);

WHEREAS, the Borrower has requested a modification of the terms of said loan for the purpose of extending the maturity date and reamortizing monthly principal and interest payments over a term of Two Hundred Sixty Four (264) months with a final "balloon" payment of the outstanding principal balance being due and payable in full in Sixty (60) months; and,

WHEREAS, in consideration of Lender's consent to the above-described terms, the interest rate shall be increased from 6.50% to 7.60%; In further consideration of Lender's consent, Borrower shall pay to Lender a Processing Fee of One Hundred Dollars (\$100.00) and Title Fees in the amount of One Hundred Ninety Two Dollars (\$192.00);

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

1. Borrower promises to pay to Lender the outstanding principal balance of Eighty Six Thousand Five Hundred Eight Dollars and Seventy Six Cents (\$86,508.76) with interest at a rate of 7.60% per year.
2. Principal and interest payments shall be paid in 59 consecutive monthly installments of Six Hundred Seventy Five Dollars and Forty Six Cents (\$675.46) beginning October 1, 1995, and a final "balloon" payment of the total outstanding principal balance will be due and payable in full on September 1, 2000.
3. On September 1, 2000, the entire principal balance and unpaid interest will be due and payable in full. Lender is under no obligation to refinance the loan at that time.
4. Borrower has paid to Lender a Processing Fee of \$100.00 and Title Fees of \$192.00 the receipt of which is hereby acknowledged.
5. 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.



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 STATE OF INDIANA
 LAKE COUNTY
 RECORDER'S OFFICE

Chicago Title Insurance Company

1200/2

IN WITNESS WHEREOF, the Lender, and Borrower have executed this Agreement on this 13th day of September, 1995.

CITIZENS FINANCIAL SERVICES, FSB

BY: Tina Margeas
Tina Margeas, Asst. Vice President

Edward H. Feldman
Edward H. Feldman (Borrower)

ATTEST: Elizabeth R. Siegel
Elizabeth R. Siegel, Asst. Secretary

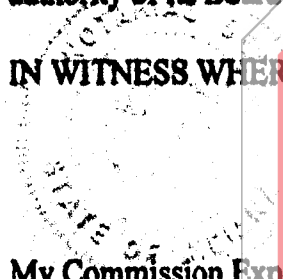
Nancy E. Feldman
Nancy E. Feldman (Borrower)

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 13th day of September, 1995 personally appeared Tina Margeas and Elizabeth R. Siegel personally known to me to the Assistant Vice President and Assistant Secretary of Citizens Financial Services, FSB, respectively, and each acknowledged execution of the foregoing instrument for and on behalf of said corporation and by authority of its Board of Directors.

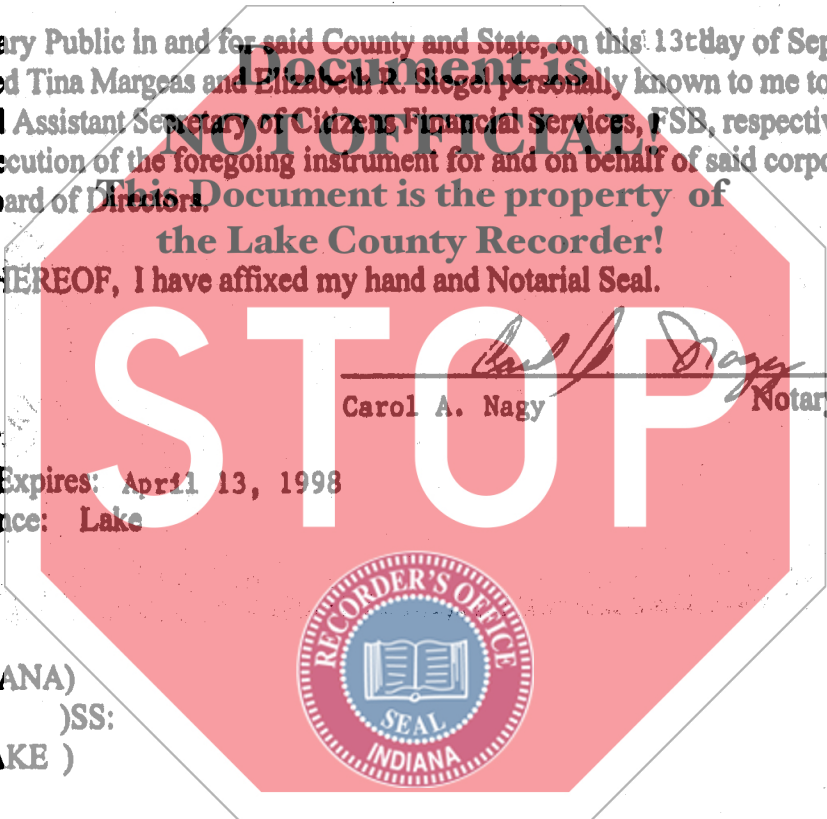
Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

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



Carol A. Nagy
Carol A. Nagy Notary Public

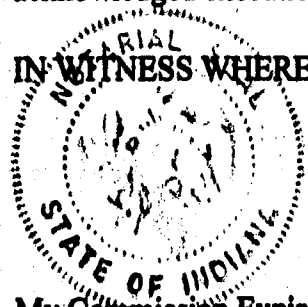
My Commission Expires: April 13, 1998
County of Residence: Lake



STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 13th day of September, 1995, personally appeared Edward H. Feldman and Nancy E. Feldman, Husband and Wife, and each acknowledged execution of the foregoing instrument.

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



Carol A. Nagy
Carol A. Nagy Notary Public

My Commission Expires: April 13, 1998
County of Residence: LAKE

THIS INSTRUMENT PREPARED BY: Tina Margeas, Asst. Vice President
Citizens Financial Services, FSB
707 Ridge Road, Munster, Indiana 46321-1678