

MORTGAGE AMENDMENT AGREEMENT

The undersigned, FELIPE S. CHUA and FARIDA S. CHUA,
husband and wife (herein "Mortgagor"
for valuable consideration given by CALUMET NATIONAL BANK (herein
"Mortgagee"), the receipt and sufficiency of which is hereby
acknowledged, does hereby agree that the certain Mortgage dated the
16th day of January, 1996, recorded the 23rd day of January,
1996 in the Office of the Recorder of Lake County, Indiana
as Instrument No. 96004525 (herein the "Mortgage"), is hereby
amended as follows:

1. Modifications, Renewals, Replacements and/or Extensions.

The Promissory Note referenced in section A on page 2
of the Mortgage in the original principal amount of
\$200,000.00 and dated the 16th day of January, 1996 has
been modified renewed replaced extended as
follows: The new note dated January 31, 1996 to mature January 16, 1997
has been increased to \$230,000.00 and subject to the rate, terms and
conditions contained therein.

96008785

2. Additional Indebtedness Secured by the Mortgage.

The Mortgage shall secure the following additional obligations
and/or indebtedness:

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
96 FEB - 9 AM 9:11
MARIANNE S. COVIELAND
RECORDER

3. Amendments to Existing Mortgage Provisions.

Section of the Mortgage is amended to provide as
follows:

4. Amendments by the Addition of New Provisions.

The following provisions are hereby added to the Mortgage:

5. Amendment by Deletion.

The following provisions are hereby deleted from the Mortgage:

12.00
Su
C.I.# 53875 12.00

6. Miscellaneous. The Mortgagor further agrees as follows:

A. All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage Amendment Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.

B. This Mortgage Amendment Agreement shall in all respects be governed by and construed in accordance with the laws of the State of Indiana.

C. This Mortgage Amendment Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor.

Executed in Hammond, Indiana, this 31st day of January, 1996.

MORTGAGOR: Philip S. Chua
Felipe S. Chua
X Felipe S. Chua, now known as Philip S. Chua
X Farida I. Chua Chua
Farida I. Chua

STATE OF INDIANA)
LAKE COUNTY) ss:

ACKNOWLEDGEMENT

Before me, a Notary Public in and for said County and State personally appeared FELIPE S. CHUA and FARIDA I. CHUA, ^{husband and wife} and acknowledged the execution of the above and foregoing Mortgage Amendment Agreement this 31st day of January, 1996.

Connie Johnson
Notary Public
Connie Johnson
Residing in Lake
County, Indiana

My Commission Expires:
My Commission Expires
December 13, 1996

This instrument was prepared by: Thomas J. Grosser, V/P
~~OFFICER NAME, TITLE~~
Calumet National Bank
5231 Hohman Avenue
Post Office Box 69
Hammond, Indiana 46320-0069