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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 William A. O'Rourke and Barbara A. Deiotte, 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 October 1, 1994, in the original amount of \$20,000.00 secured by a mortgage to Lender of even date, which mortgage was recorded on October 7, 1994, as Document No. 94069741 in the Office of the Recorder of Lake County, Indiana and by a Promissory Note and Loan Modification Agreement, dated November 15th, 1994 and Recorded November 29, 1994, as Document No. 94080365.

2. 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:

A. Borrower has requested and Lender has agreed to increase the maximum amount due under said Note and Mortgage from \$50,000.00. Borrower hereby reaffirms and agrees to abide by all of the terms, conditions and covenants contained in the aforesaid Note and Real Estate Mortgage as modified herein.

B. Borrower specifically agrees, presents and acknowledges that proper legal and adequate consideration is 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 13th day of April, 1996.

AMERICAN SAVINGS, FSB

By: [Signature] L. Green, Sr. Vice President



[Signature] William A. O'Rourke
[Signature] Barbara A. Deiotte

ATTEST: [Signature] Denise L. Knapp, Secretary

STATE OF INDIANA)
)ss:
COUNTY OF LAKE)

CTIC Has made an accomodation recording of the instrument. We Have made no examination of the instrument or the land affected.

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 William A. O'Rourke and Barbara A. Deiotte, who acknowledged the execution of the foregoing instrument. Dated this 13th day of April, 1996.

WITNESS MY HAND AND NOTARIAL SEAL.

[Signature] Margaret J. Boyan
Notary Public

My Commission Expires:
County of Residence: Lake
Prepared by: Clement B. Knapp, Jr., Attorney at Law

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LAKE COUNTY INDIANA FILED FOR RECORD

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