

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 Marian Walczak and Wanda Walczak, husband and wife, 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 August 13, 1992, in the original amount of \$10,000.00 secured by a mortgage to Lender of even date therewith, which mortgage was recorded on August 24, 1992, as Document number 92053691 in the office of the Recorder of Lake County, Indiana.
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 \$10,000. to \$15,000. 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 THEREOF, the Lender and Borrower have executed this agreement the 5th day of September, 1996.

AMERICAN SAVINGS, FSB

By: L. Green, Sr. Vice President



Marian Walczak
Marian Walczak

ATTEST: Denise L. Knapp, Secretary

Wanda Walczak
Wanda Walczak

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-Pres. and Denise L. Knapp, Secretary, for and on behalf of American Savings, FSB, and Marian Walczak and Wanda Walczak, husband and wife, and acknowledged the execution of the foregoing instrument.

Dated this 5th Day of September, 1996.
WITNESS MY HAND AND NOTARIAL SEAL.

My Commission Expires: 3-26-00
County of Residence: Lake

Jacqueline C. Cory, Notary Public
Notary Seal for Lake County, Indiana

Prepared by: L. Green

Handwritten initials

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

MARGARET E. O'NEILL
RECORDER

Handwritten notes and signatures at bottom right