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MORRIS W. CARTER
RECORDER

<p>Mortgagor's Name And Address</p> <p>Atse Krstevski and Paulette Krstevski 8120 Georgia Street Merrillville, IN 46410</p> <p>("Mortgagor" whether one or more)</p>	<p style="text-align: center;">M.A.I. ↓</p> <p>BANK CALUMET NATIONAL ASSOCIATION f/k/a Calumet National Bank 5231 Hohman Avenue Hammond, Indiana 46320</p> <p>("Mortgagee")</p>	<p>Return to:</p> <p>BANK CALUMET 5231 Hohman Avenue Hammond, Indiana 46320</p>
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MORTGAGE MODIFICATION AGREEMENT

Mortgagor, for valuable consideration given by Mortgagee, the receipt and sufficiency of which is hereby acknowledged, does hereby agree that the certain Mortgage dated the 8th day of May, 1996, recorded the 31st day of May, 1996, in the Office of the Recorder of Porter County, Indiana, as Document No. 96-13384, Book 746, Page 85 (herein the "Mortgage"), is hereby amended as follows:

1. **Note Modification, Renewal, Replacement or Extension.** The promissory note referenced in paragraph 1 of the Mortgage in the original principal amount of \$195,000.00 and dated the 8th day of May, 1996, (herein the "Note") has been modified as follows:

SEE EXHIBIT "A" ATTACHED HERETO & BY REFERENCE MADE A PART HEREOF.

1.01. **Replacement.** The Note has been replaced by Mortgagor's promissory note dated _____ in the original principal amount of \$ _____ (the "Replacement Note"). Mortgagor agrees that the Mortgage shall secure the payment of the Replacement Note, and any renewal, extension, modification, refinancing or replacement thereof, and all interest, attorney fees, and costs of collection with respect thereto. The Replacement Note is given in substitution for and not in discharge of the indebtedness evidenced by the Note.

1.02. **Extension.** The maturity date of the Note has been extended to the 8th day of February, 2000, on which date the entire unpaid balance of principal and accrued but unpaid interest shall be due and payable without notice or demand. Mortgagor agrees that the Mortgage shall secure the payment of the Note as extended.

1.03. **Renewal.** The line of credit commitment evidenced by the Note has been renewed for a _____ day month Year period. The Note shall remain in full force and shall mature on the _____ day of _____, _____, on which date the entire unpaid balance of principal and accrued but unpaid interest shall be due and payable without notice or demand. Mortgagor agrees that the Mortgage shall secure the payment of the Note as renewed.

M.A.I.
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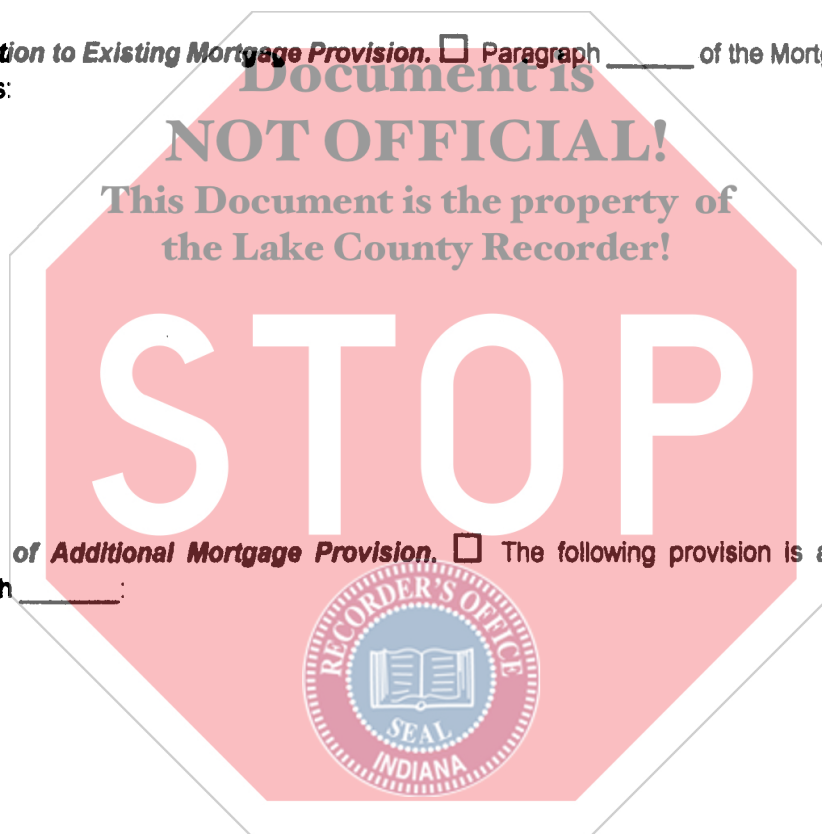
1.04. **Modification.** The Note has been modified as follows:

Mortgagor agrees that the Mortgage shall secure the payment of the Note as modified.

2. **Additional Indebtedness Secured by Mortgage.** In addition to the obligations referred to in the Mortgage it shall also secure payment of that certain promissory note executed by Atse Krstevski and Paulette Krstevski dated the 8th day of February, 1997 in the original principal amount of \$220,000.00, which note matures on the 8th day of February, 2000, together with all advances made from time to time thereunder, and any and all renewals, modifications, replacements and extensions thereof and all interest, attorney fees, and costs of collection with respect thereto.

3. **Additional Modification.** The Mortgage is further modified as follows:

3.01. **Modification to Existing Mortgage Provision.** Paragraph _____ of the Mortgage is amended to provide as follows:



3.02. **Addition of Additional Mortgage Provision.** The following provision is added to the Mortgage as paragraph _____:

3.03. **Deletion of Mortgage Provision.** Paragraph _____ is hereby deleted from the Mortgage.


4. **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 substantive 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 and delivered in Lake County, Indiana this 8th day of February, 1997.

x 
Atse Krstevski

x 
Paulette Krstevski

Document is
NOT OFFICIAL! "Mortgagor"

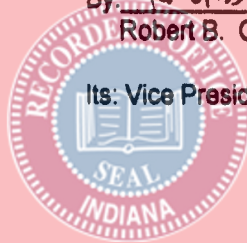
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the Lake County Recorder!
Mortgagee's Consent to Modification

Bank Calumet National Association hereby consents to the above mortgage modification this 8th day of February, 1997.

Bank Calumet National Association

By: 
Robert B. Gardiner

Its: Vice President



[To be used with individual mortgagor(s)]

STATE OF INDIANA)
)SS:
Lake COUNTY)

ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State personally appeared Atse Krstevski and Paulette Krstevski, and acknowledged the execution of the above and foregoing Mortgage Modification Agreement this 8th day of February, 1997.

Document is
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the Lake County Recorder!

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

My Commission Expires:
December 13, 2000

STOP

This instrument was prepared by: Robert B. Gardiner, Vice President/csj

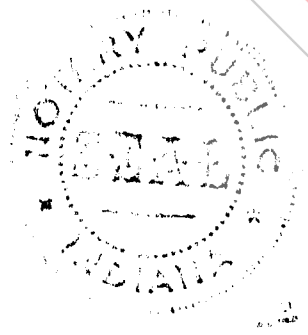


EXHIBIT "A"

PART OF LOT 8, BOUNDED AND DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID LOT 8 AND RUNNING THENCE SOUTH 04 DEGREES 21 MINUTES 29 SECONDS WEST ALONG THE WEST LINE OF SAID LOT EIGHT, 84.69 FEET; THENCE SOUTH 46 DEGREES 01 MINUTES 26 SECONDS EAST CONTINUING ALONG SAID WEST LINE 100.53 FEET; THENCE NORTH 43 DEGREES 07 MINUTES 36 SECONDS EAST, 36.0 FEET; THENCE NORTH 50 DEGREES 41 MINUTES 15 SECONDS EAST, 18.0 FEET; THENCE NORTH 37 DEGREES 31 MINUTES 39 SECONDS WEST 154.65 FEET TO THE SOUTHERLY RIGHT OF WAY LINE OF DEER RIDGE ROAD; THENCE ALONG SAID RIGHT OF WAY LINE A CHORD BEARING OF SOUTH 59 DEGREES 18 MINUTES 50 SECONDS WEST AND A CHORD LENGTH OF 11.91 FEET TO THE POINT OF COMMENCEMENT.

ALSO: ALL OF LOT 9

ALSO: PART OF LOT 10, BOUNDED AND DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID LOT 10 AND RUNNING NORTHWESTERLY ALONG THE SOUTHERLY RIGHT OF WAY LINE OF DEER RIDGE ROAD A CHORD BEARING OF NORTH 55 DEGREES 42 MINUTES 59 SECONDS WEST AND A CHORD LENGTH OF 45.09 FEET; THENCE SOUTH 61 DEGREES 04 MINUTES 43 SECONDS WEST, 122.63 FEET; THENCE SOUTH 22 DEGREES 05 MINUTES 59 SECONDS EAST, 66.0 FEET TO THE SOUTHERLY LINE OF SAID LOT 10; THENCE ALONG SAID LINE NORTH 60 DEGREES 34 MINUTES 05 SECONDS EAST 96.00 FEET AND NORTH 37 DEGREES 03 MINUTES 03 SECONDS EAST, 60.00 FEET TO THE POINT OF COMMENCEMENT. ALL IN DEER CREEK SUBDIVISION, AS PER PLAT THEREOF, RECORDED IN PLAT FILE 16-D-5 IN THE OFFICE OF THE RECORDER OF PORTER COUNTY, INDIANA.