R-66774-4028

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 INB National Bank n/k/a NBD Bank U/T 216, 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 November 25, 1995 in the original amount of $100,000.00 secured by a mortgage to Lender of even date therewith, which mortgage was recorded on November 30, 1995 as Document number #95-24606 Book 729, page 116 in the Office of the Recorder of Porter 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 extend the maturity date of said indebtedness from November 29, 1997 to November 29, 1998. 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 this 29th day of November ,1997.

AMERICAN SAVINGS, FSB

By: _____
L. Green, Sr. Vice President

ATTEST: _____
Denise L. Knapp, Secretary

NBD Bank U/T 216

BY: _____
Stephen J. Tokar, III, Beneficiary Under Trust 216

Guarantor: _____
Stephen J. Tokar, III

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

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 Stephen J. Tokar, III for and on behalf of NBD Bank U/T 216, and acknowledged the execution of the foregoing instrument.
Dated this 6th Day of December , 1997.
WITNESS MY HAND AND NOTARIAL SEAL.

Jacqueline C. Mulvihill, Notary Public

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

Prepared By: L. Green,

Chicago Title Insurance Company

97083738

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 DEC 8 AM 10: 30
RECORDER