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MORRIS W. CARTER
RECORDER

R-66769-4028

PROMISSORY NOTE AND LOAN MODIFICATION AGREEMENT

Chicago Title Insurance Company

THIS AGREEMENT is entered into by and between AMERICAN SAVINGS, FSB, a U.S. Corporation, hereinafter referred to as Lender and P&L Builders and Remodeling, Inc., An Indiana Corporation, 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 December 30, 1996 in the original amount of \$110,000.00, secured by a Mortgage to Lender of even date therewith, which mortgage was recorded on December 31, 1996 as Document Number 96086078 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 extend the maturity date of said indebtedness from November 30, 1997 to November 30, 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 30th day of November, 1997.

AMERICAN SAVINGS, FSB

By: [Signature]
L. Green, Sr. V.P.

P&L BUILDERS AND REMODELERS, INC.

By: [Signature]
Paul A. Stupeck, President

ATTEST:

By: [Signature]
Denise L. Knapp, Secretary

Guarantor: [Signature]
Paul A. Stupeck

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

[Handwritten initials]

