

Chicago Title Insurance Company

PROMISSORY NOTE AND LOAN MODIFICATION AGREEMENT

A-67245-4028

THIS AGREEMENT is entered into by and between AMERICAN SAVINGS, FSB, a U.S. Corporation, hereinafter referred to as Lender and Randall S. Norris and Mary S. Norris, 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 Home Equity Line of Credit Agreement of the Borrower bearing date of November 2, 1996 in the original amount of \$18,000.00 secured by a mortgage to Lender of even date, which mortgage was recorded on November 15, 1996 as Document No. 96076036 in the Office of the Recorder of Lake County, Indiana
2) Lender is the owner and holder of said Note and Mortgage.

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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:

1) Borrower has requested and Lender has agreed to increase the Principal amount that may be available under said Home Equity Line of Credit Agreement from \$18,000.00 to \$40,000.00.

2) The repayment requirement on moneys due under said Home Equity Line of Credit Agreement is reduced from 2% of the outstanding balance to interest only as calculated pursuant to the terms of said Home Equity Line of Credit Agreement.

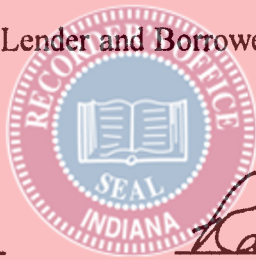
Borrower agrees to abide by all of the terms, conditions and covenants contained in aforesaid Home Equity Line of Credit Agreement as modified herein. Borrower specifically agrees, presents and acknowledges that proper legal and adequate consideration is being given them to enter into this Agreement and that Borrower is and continues to be legally bound and obligated for, by and under said indebtedness as modified herein.

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 21st day of March, 1998.

AMERICAN SAVINGS, FSB

By L. Green, Sr. Vice President



Randall D. Norris
Randall D. Norris

ATTEST: Denise L. Knapp, Secretary

Mary S. Norris
Mary S. Norris

STATE OF INDIANA )
) SS:
COUNTY OF LAKE )

CTIC has made an examination 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 Randall D. Norris and Mary S. Norris and acknowledged the execution of the foregoing instrument.

Dated this 21st Day of March, 1998.
WITNESS MY HAND AND NOTARIAL SEAL.

My Commission Expires: 3-26-00
County of Residence: Lake
Prepared by: L. Green

Jacqueline C. Mulvihill, Notary Public



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