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MODIFICATION AGREEMENT  
TO INCREASE LOAN AMOUNT

WHEREAS, Citizens Financial Services, FSB (Lender) loaned Citizens Financial Services, FSB, As Trustee Under The Provisions Of A Trust Agreement Dated August 25, 1997 And Known As Trust No. 2400090(Trustee) the sum of One Hundred Ninety Six Thousand One Hundred Dollars (\$196,100.00) as evidenced by a Note dated December 2, 1997; and,

WHEREAS, to secure the repayment of the debt evidenced by the Note, Trustee executed, acknowledged and delivered a Mortgage on December 2, 1997 to mortgage, grant and convey to Lender the real estate legally described below, and which Mortgage was filed for recording in the Recorder's Office of Lake County Indiana on December 10, 1997 as Document #97084431; to wit:

Lot 901, Maricopa Pointe of Sedona Unit Nine, as addition to the Town of Merrillville, Lake County, Indiana, as shown in Plat Book 81, page 34, in Lake County, Indiana, commonly known as 8610-8612 Grant St., Merrillville, Indiana, 46410; and,

WHEREAS, the above described Mortgage further secures to Lender the performance of the terms and conditions contained in a Construction Loan Agreement between Trustee and Lender dated December 2, 1997; and,

WHEREAS, the above described Note, Mortgage and Construction Loan Agreement are incorporated herein as part of this Modification Agreement To Increase Loan Amount (Agreement); and,

WHEREAS, Trustee has requested that the principal loan amount be increased by Twelve Thousand Dollars (\$12,000.00) to a total of Two Hundred Eight Thousand One Hundred Dollars (\$208,100.00) in order to facilitate the completion of construction and cover additional construction costs; and

WHEREAS, in consideration of Lender's consent to increase the loan amount, the Beneficiary of said Trust will pay to Lender a loan fee of 1% of the additional \$12,000.00, and the cost of additional title insurance plus the modification recording fee.

THEREFORE, Lender and Trustee agree as follows:

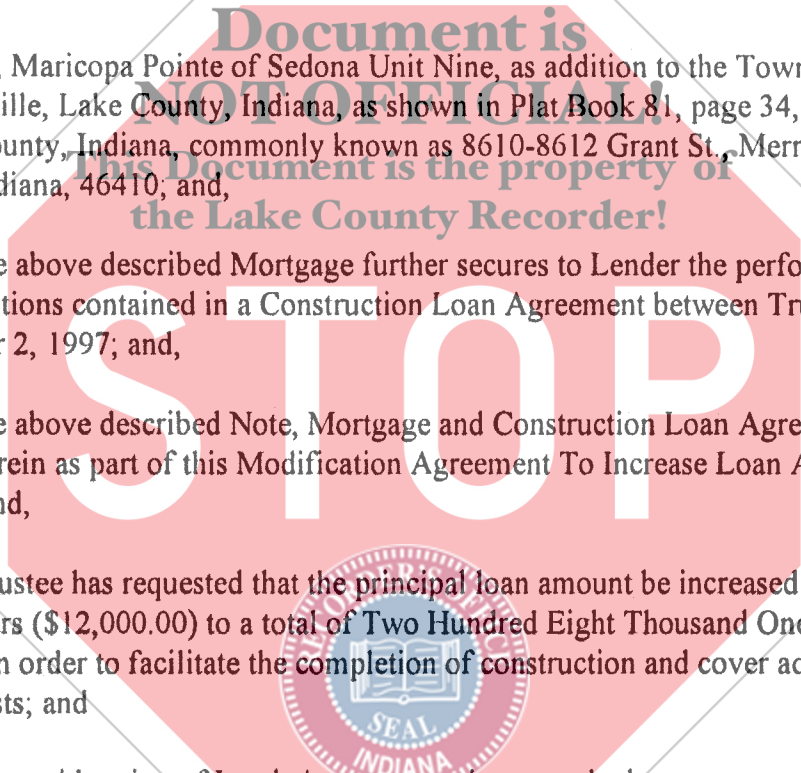
1. As of the date of this Agreement, the principal loan amount is Two Hundred Eight Thousand One Hundred Dollars (\$208,100.00).
2. Interest will be charged on the unpaid principal and shall be payable monthly provided that all unpaid principal and accrued interest shall be due and payable in full on December 1, 1998.

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10:00 AM

98 APR - 8 AM 10:00

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD



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3. The Mortgage is hereby amended to secure the principal loan amount of \$208,100.00.
4. Lender has received a loan fee of \$120.00, plus its additional title insurance expenses and cost of recording.
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note, Mortgage and Construction Loan Agreement. Except as otherwise specifically provided in this Agreement, the Note, Mortgage and Construction Loan Agreement will remain unchanged and in full effect and Lender and Trustee will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

BY SIGNING BELOW, Lender and Trustee agree to the terms, covenants and conditions of this Agreement on this 4<sup>th</sup> day of March, 1998.

CITIZENS FINANCIAL SERVICES, FSB

CITIZENS FINANCIAL SERVICES, FSB  
 AS TRUSTEE UNDER THE PROVISION  
 OF A TRUST AGREEMENT DATED  
 8/25/97 AND KNOWN AS TRUST NO.  
 2400090

By: Jeffrey C. Stur  
 Jeffrey C. Stur, Senior Vice President

By: Natalie D. Kaluf  
 Natalie D. Kaluf, Ass't. Secretary

By: SEE ATTACHED SIGNATURE PAGE  
 Brian L. Goins, Vice President



STATE OF INDIANA )  
 ) SS:  
 COUNTY OF )

Before me, the undersigned, a Notary Public in and for said County and State this 4<sup>th</sup> day of March, 1998, personally appeared Jeffrey C. Stur, Senior Vice President and Natalie D. Kaluf, Assistant Secretary of Citizens Financial Services, FSB and acknowledged the execution of the foregoing instrument. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My Commission Expires: October 23, 2001  
 County of Residence: Lake

Christan L. Murray  
 Christan L. Murray, Notary Public

THIS INSTRUMENT PREPARED BY: Brian L. Goins, ATTY #8616-45  
 Citizens Financial Services, FSB  
 707 Ridge Road, Munster, IN 46321

agremen/modify-a.wpd

TRUSTEE'S SIGNATURE

This mortgage is executed by Citizens Financial Services, as Trustee under Trust Agreement No. 2400090, dated August 25, 1997, not personally but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee, and it is expressly understood and agreed by the mortgagee herein and by every person now or hereafter claiming any right or security hereunder that nothing contained herein or in the note secured by this mortgage shall be construed as creating any liability on Citizens Financial Services, as Trustee under Trust Agreement No. 2400090, dated August 25, 1997 or on any of the beneficiaries under said trust agreement personally to pay said note or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any covenants either express or implied herein contained, all such liability, if any being expressly waived, and that any recovery on this mortgage and the note secured hereby shall be solely against and out of the property hereby conveyed by enforcement of the provisions hereof and of said note, but this waiver shall in no way affect the personal liability of any co-signer, endorser or guarantor of said note.

Citizens Financial Services, FSB  
as Trustee under Trust Agreement No. 2400090

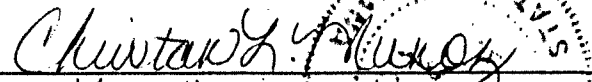
By:   
Brian L. Goins, Vice President



STATE OF INDIANA, LAKE COUNTY ss:

On this 4th of March, 1998, before me, the undersigned, a Notary Public in and for said County, personally appeared Brian Goins, Vice President for Citizens Financial Services, FSB, As Trustee Under The Provisions Of A Trust Agreement Dated August 25, 1997. And Known As Trust No.2400090.

Witness my hand and official seal.  
My commission expires: October 23, 2001

  
Christian L. Munoz  
Notary Public

