

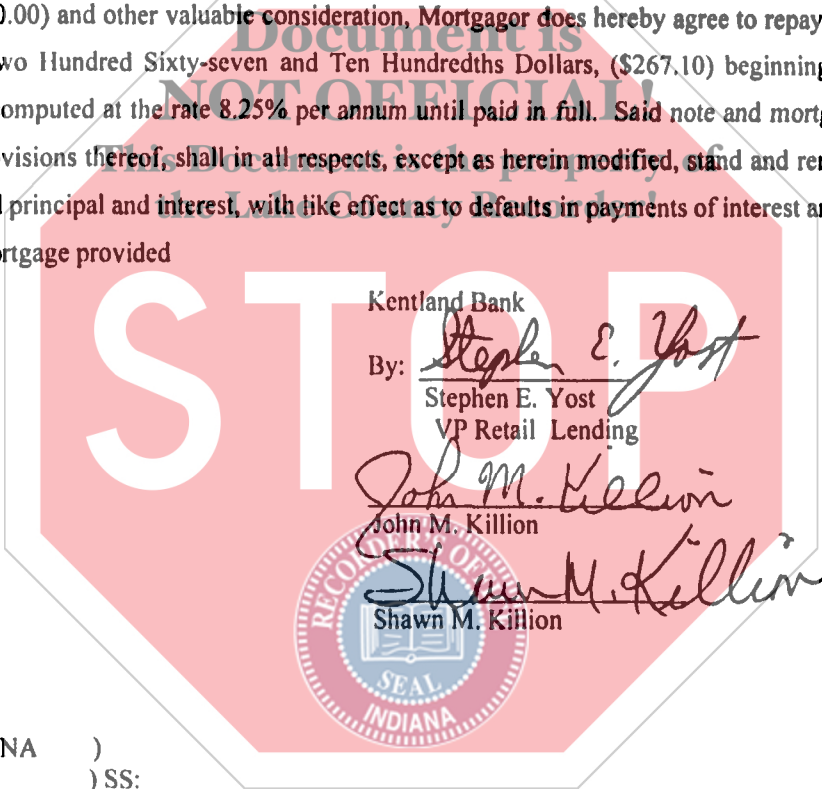
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MODIFICATION AGREEMENT

This agreement, made this 18th day of April 1998, between the Kentland Bank, hereinafter called Mortgagee, and John M. Killion and Shawn M. Killion, Husband and Wife, hereinafter called Mortgagor.

Witness, that the said Mortgagors are obligated to Mortgagee under the terms of a note dated September 9, 1997, and secured by a mortgage recorded in the Office of the Recorder of Lake County, Indiana, on the 14th day of October, 1997 in Mortgage Record as instrument # 97069524 in the principal sum of Forty-Five Thousand Dollars (\$45,000.00), and that said note has a current unpaid balance of \$43,969.99. In consideration of Four Hundred Forty Dollars (\$440.00) and other valuable consideration, Mortgagor does hereby agree to repay said note at the bi-weekly rate of Two Hundred Sixty-seven and Ten Hundredths Dollars, (\$267.10) beginning on May 2, 1998, including interest computed at the rate 8.25% per annum until paid in full. Said note and mortgage and the terms, conditions, and provisions thereof, shall in all respects, except as herein modified, stand and remain as security for the payment of said principal and interest, with like effect as to defaults in payments of interest and other defaults, as in said note and mortgage provided



Kentland Bank

By: Stephen E. Yost
Stephen E. Yost
VP Retail Lending

John M. Killion
John M. Killion

Shawn M. Killion
Shawn M. Killion

STATE OF INDIANA)
) SS:
COUNTY OF NEWTON)

On this 18th day of April, 1998, before me, the undersigned, a Notary Public in and for said County and State, personally appeared John M. Killion and Shawn M. Killion and Stephen E. Yost, VP of Kentland Bank, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

Kathy M. Bingham
Kathy M. Bingham Notary Public
Residing in Newton County, IN

My Commission Expires: 6-23-2001

Prepared by: Kentland Bank, Kentland, IN 47951 - Andrea K. Bales

111 N. Fourth St.
Kentland, IN 47951

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OK# 6154