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LOAN MODIFICATION AGREEMENT

Mortgage Loan #16574

WHEREAS

BANK CALUMET, National Association,

LOANED

George Marinkovic,
Individually

THE SUM of Forty Thousand Dollars and 00/100s (\$40,000.00) as evidenced by a note and mortgage executed and delivered on May 23rd, 1997, which said mortgage being recorded on June 6th, 1997, in Lake County, Indiana, as Document number 97036439 and,

WHEREAS it is hereby agreed that for and in consideration of Ten and 00/100 Dollars (\$10.00) and other valuable considerations to the lender, the subject mortgage will be modified. The current principal balance is \$15,293.02. The terms of this modification will be as follows:

1. The interest rate will remain fixed at 7.75%.
2. The maturity date will be extended six months, from May 23rd, 1998 to November 23rd, 1998.
3. Interest payments will continue to be due quarterly.

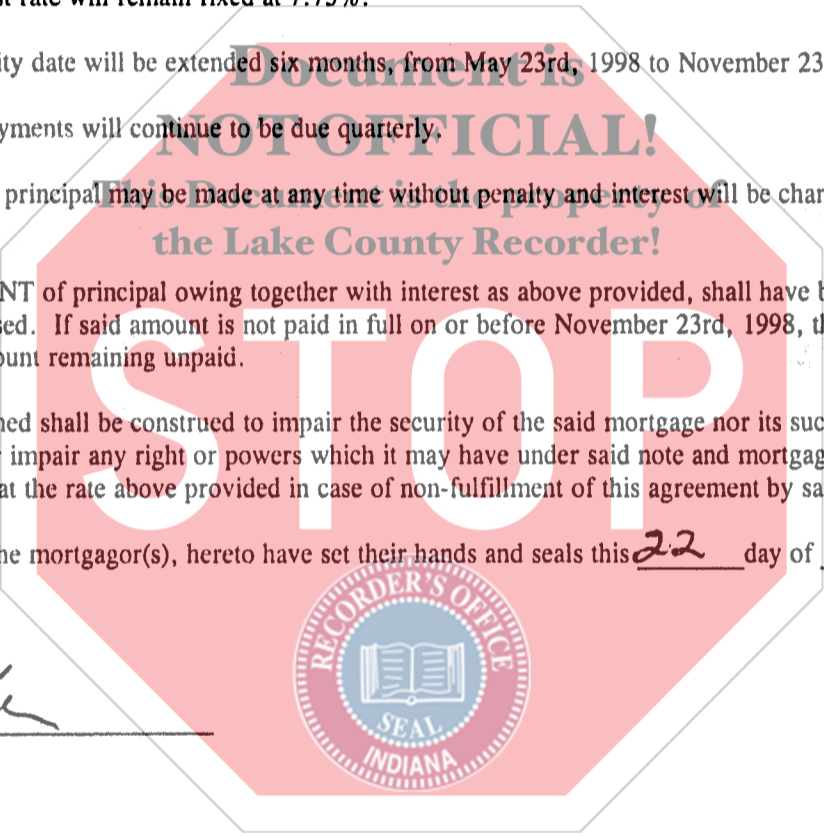
ADDITIONAL payments to principal may be made at any time without penalty and interest will be charged only on the unpaid principal balance.

WHEN THE FULL AMOUNT of principal owing together with interest as above provided, shall have been paid in full, the mortgage lien shall be released. If said amount is not paid in full on or before November 23rd, 1998, thence the mortgage may be foreclosed upon for any amount remaining unpaid.

NOTHING HEREIN contained shall be construed to impair the security of the said mortgage nor its successors in interest under said mortgage nor affect nor impair any right or powers which it may have under said note and mortgage for the recovery of the mortgage debt with interest at the rate above provided in case of non-fulfillment of this agreement by said mortgagor.

IN WITNESS WHEREOF the mortgagor(s), hereto have set their hands and seals this 22 day of May, 1998.


George Marinkovic

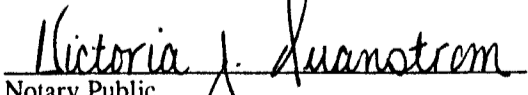


STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned, a notary public in and for said County and State personally appeared George Marinkovic, and acknowledged the execution of above and foregoing instrument as their free and voluntary act and deed for the uses and purposes therein set forth:

GIVEN under my hand and official seal this 22nd day of May, 1998.

My commission expires 12-26-99 County of residence Lake


Notary Public
Victoria J. Quanstrom

ADD FOR CK# 071544

BANK CALUMET, National Association

Terrence J. Farrell

Terrence J. Farrell
Senior Vice President
Mortgage Loan Department

ATTEST

Michael A. Lugar

Michael A. Lugar
Vice President
Mortgage Loan Department

STATE OF INDIANA, COUNTY OF LAKE, ss:

BEFORE ME, the undersigned a notary public in and for said County and State personally appeared **Terrence J. Farrell, Senior Vice President and Michael A. Lugar, Vice President of BANK CALUMET, National Association, Hammond, Indiana** known to me to be such, and acknowledged that as such officers, they signed and delivered the annexed Mortgage Modification Agreement and caused the corporate seal of said Bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank, as their free and voluntary act and deed and as the free and voluntary act and deed of said bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 28TH day of MAY, 1998.

My commission expires JULY 13, 1999 County of residence LAKE

Joan C. Bukowski
Notary Public JOAN C. BUKOWSKI



This Instrument Prepared By: Terrence J. Farrell
Senior Vice President
Mortgage Loan Department

Please return to: Bank Calumet
1806 Robin Hood Blvd.
Scherville, IN 46375