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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

98 JUN 25 AH 9: 55

MORRIS W. CASTER RECORDER

R-68118- 4028

LOAN MODIFICATION AGREEMENT

Loan No. 05-01-00-48172-5 ...

WHEREAS

American Savings, FSB

loaned

Richard J. Pasztor and Sharalynne Pasztor, husband and wife

the sum of

One Hundred Twelve Thousand -----No/100.

(\$112,000.00), as evidenced by a note and mortgage executed and delivered on August 11, 1995, and duly recorded in the public records on August 18, 1995 as Document No. 95047115 in the Jurisdiction where the mortgaged property is located, which note and mortgage are hereby incorporated herein as a part of this instrument,

WHEREAS, the undersigned, owner of said premised, has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:*

Lower interest rate.

Adjustment of principal and interest payment.

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matterinis Document is the property of

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid balance of said indebtedness is undersigned promises to pay with interest at 8.00 % per annum until paid, and that the same shall be payable (\$545.11), per month beginning on the 1st day of June, 1998, to be applied first to interest and balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjust as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

sealed and delivered this 1st day of June, 1998.

en, Sr. Vice President

Denise, L. Knapp, Secretary

Sharalynne Pasztor

STATE OF INDIANA

COUNTY OF LAKE

Before me, the undersigned Notary Public, did personally appear L. Green, Sr. Vice-President and Denise L. Knapp, Secretary, for and on behalf of American Savings, FSB and Richard J. Pasztor and Sharalynne Pasztor, husband and wife, who acknowledged the execution of the foregoing instrument.

Dated this 1st day of June 1998.

WITNESS MY HAND AND NOTARIAL SEAL.

oque ine C. Mulvihill, Notary Public

My Commission Expires: 3/26/2000

County of Residence: Lake

THIS INSTRUMENT WAS PREPARED BY:

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Clement B. Knapp, Jr., Attorney at Law.

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

(6,00