

PROMISSORY NOTE AND LOAN MODIFICATION AGREEMENT

R-68122 - 4028

THIS AGREEMENT is entered into by and between AMERICAN SAVINGS, FSB, a U.S. Corporation, hereinafter referred to as Lender, and Milutin Miljus and Radmilla Miljus, 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 Promissory Note in the original amount of \$80,000.00. dated June 16, 1997, said Note being secured by a mortgage to Lender of even date therewith, which mortgage was recorded on June 24, 1997 as Document #97040660 in the office of the Recorder of Lake County, Indiana.
- 2) Lender is the owner and holder of said Note and Mortgage.
- 3) The balance due on said Note is \$80,000.00 with interest paid to June 1, 1998.

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:

To extend the maturity date on said Note from June 16, 1998 to June 16, 1999.

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 16th Day of June, 1998.

AMERICAN SAVINGS, FSB

By: [Signature]
L. Green, Sr. Vice-Pres.

Attest: [Signature]
Denise L. Knapp, Sec.

X [Signature]
Milutin Miljus

[Signature]
Radmilla Miljus

98048296

STATE OF INDIANA)

COUNTY OF LAKE)

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 Milutin Miljus and Radmilla Miljus, Husband and Wife., who acknowledged the execution of the foregoing instrument.

Dated this 16h Day of June , 1998.

WITNESS MY HAND AND NOTARIAL SEAL.

[Signature]
Jacqueline C. Mulvihill, Notary Public

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

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
98 JUN 26 AM 10:00
MCS
NOTARY PUBLIC
JUN 1 1998

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

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GT
JM