

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

<p>Mortgagor's Name And Address</p> <p>P & A, LLC 392 DEER RIDGE ROAD VALPARAISO, IN 46385</p> <p>(“Mortgagor” whether one or more)</p>	<p>BANK CALUMET NATIONAL ASSOCIATION f/k/a Calumet National Bank 5231 Hohman Avenue Hammond, Indiana 46320</p> <p>(“Mortgagee”)</p>	<p>Return to:</p> <p>BANK CALUMET 5231 Hohman Avenue Hammond, Indiana 46320</p> <p>↑</p>
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MORTGAGE MODIFICATION AGREEMENT

Mortgagor, for valuable consideration given by Mortgagee, the receipt and sufficiency of which is hereby acknowledged, does hereby agree that the certain Mortgage dated the 22nd day of July, 2003, recorded the 5th day of August, 2003, in the Office of the Recorder of Lake County, Indiana, as Document No. 2003080792 (herein the "Mortgage"), is hereby amended as follows:

The promissory note referenced in paragraph 1 of the Mortgage in the original principal amount of \$570,000.00 and dated the 22nd day of July, 2003, (herein the "Note") has been modified as follows:

1. **Additional Indebtedness Secured by Mortgage.** In addition to the obligations referred to in the Mortgage it shall also secure payment of that certain promissory note executed by **Vision Point II, LLC** dated the 28th day of May, 2004 in the original principal amount of \$330,000.00, which note matures on the 28th day of November, 2004, together with all advances made from time to time there under, and any and all renewals, modifications, replacements and extensions thereof and all interest, attorney fees, and costs of collection with respect thereto.

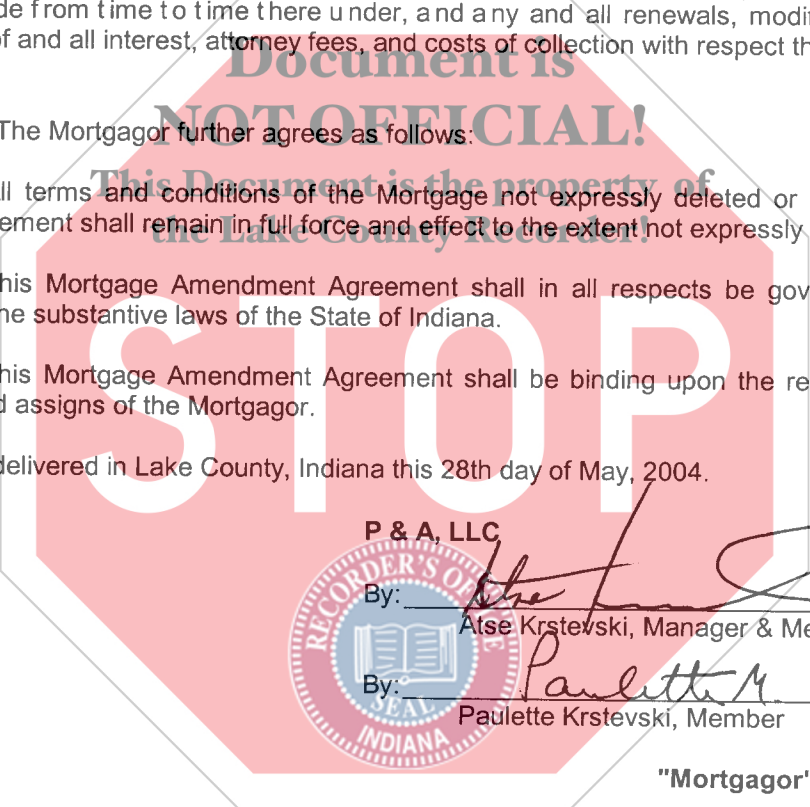
- 2 **Miscellaneous.** The Mortgagor further agrees as follows:
- A. All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage Amendment Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.
 - B. This Mortgage Amendment Agreement shall in all respects be governed by and construed in accordance with the substantive laws of the State of Indiana.
 - C. This Mortgage Amendment Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor.

EXECUTED and delivered in Lake County, Indiana this 28th day of May, 2004.

P & A, LLC
By: Atse Krstevski
Atse Krstevski, Manager & Member

By: Paulette M. Krstevski
Paulette Krstevski, Member

"Mortgagor"

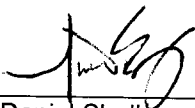


1300
1355
68244

Mortgagee's Consent to Modification

Bank Calumet National Association hereby consents to the above mortgage modification this 28th day of May, 2004.

Bank Calumet National Association

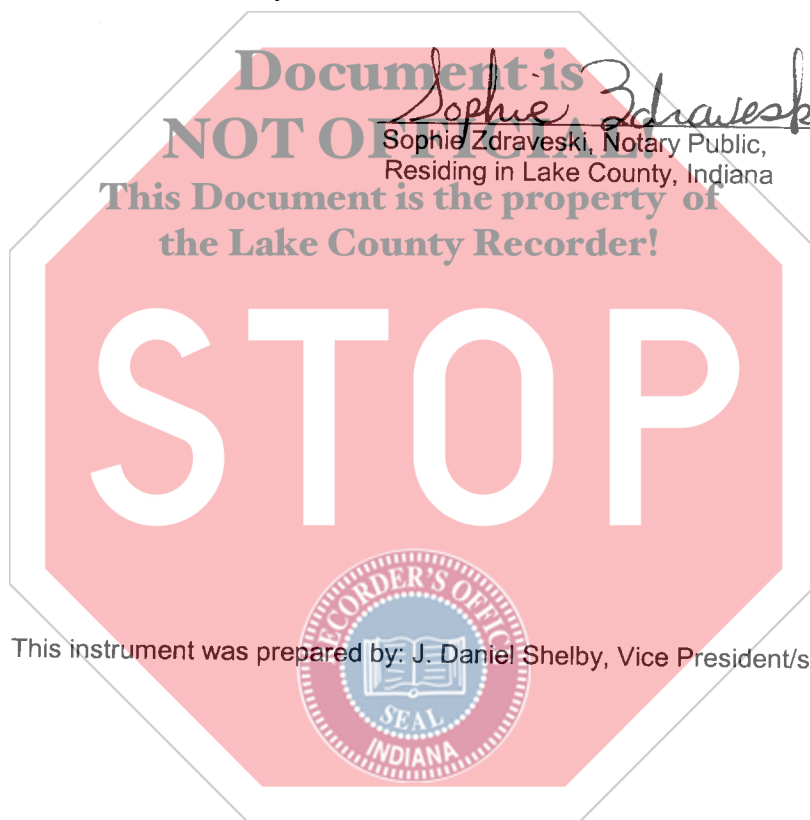
By: 
J. Daniel Shelby

Its: Vice President

STATE OF INDIANA)
)SS:
LAKE COUNTY)

ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State personally appeared Atse Krstevski & Paulette Krstevski, the Members of P & A, LLC, and acknowledged the execution of the above and foregoing Mortgage Modification Agreement for and on behalf of P & A, LLC, this 28th day of May, 2004.




Sophie Zdraveski, Notary Public,
Residing in Lake County, Indiana

My Commission Expires:
March 5, 2008

This instrument was prepared by: J. Daniel Shelby, Vice President/sz