

PROMISSORY NOTE AND LOAN MODIFICATION AGREEMENT

Loan No. 05-10-487119

2006 105528

WHEREAS American Savings, FSB, the Lender

Loaned, Westpark Development, Inc., Borrower

The sum of One Million Nine Hundred Thousand Dollars and 00/100 (\$1,900,000.00) as evidenced by a Note and Mortgages executed and delivered on March 22, 2006 Mortgage being recorded on March 31, 2006 in the Office of the Recorder of Lake County, Indiana as Document No.2006 026465 and which Note and Mortgages are hereby incorporated herein as a part of the instrument.

WHEREAS, the undersigned Borrowers has hereby requested a modification of the terms of said loan as follows:

1. To increase the Loan Amount on said Note from One Million Nine Hundred Thousand Dollars and 00/100 (\$1,900,000.00) to Two Million Three Hundred Thousand Dollars and 00/100 (\$2,300,000.00)

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter, THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid balance of said indebtedness is One Million Nine Hundred Thousand Dollars and 00/100 (\$1,900,000.00) with interest paid to November 1, 2006, all of which the undersigned promises to pay, as herein modified, and that in all other respects said loan contract shall remain in full force and effect. Signed, sealed and delivered this 14<sup>th</sup> day of November, 2006.

Lender: American Savings, FSB  
By: Todd Williams  
Todd Williams, Vice President

Borrower: Westpark Development, Inc.  
By: Chris C. Kovich  
Chris C. Kovich, President

ATTEST: Bob Rossa  
Bob Rossa, Vice President

STATE OF INDIANA )  
                                  ) SS:  
COUNTY OF LAKE )

I affirm under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Todd Williams  
Todd C. Williams, Vice President

Before me, the undersigned Notary Public, did personally appear Todd Williams, Vice President, and Bob Rossa, Vice President, for and on behalf of American Savings, FSB, and, Chris C. Kovich, for and on behalf of Westpark Development, Inc., the Borrower, and acknowledged the execution of the foregoing instrument as his voluntary act and deed.

Dated this 14<sup>th</sup> day of November 2006.

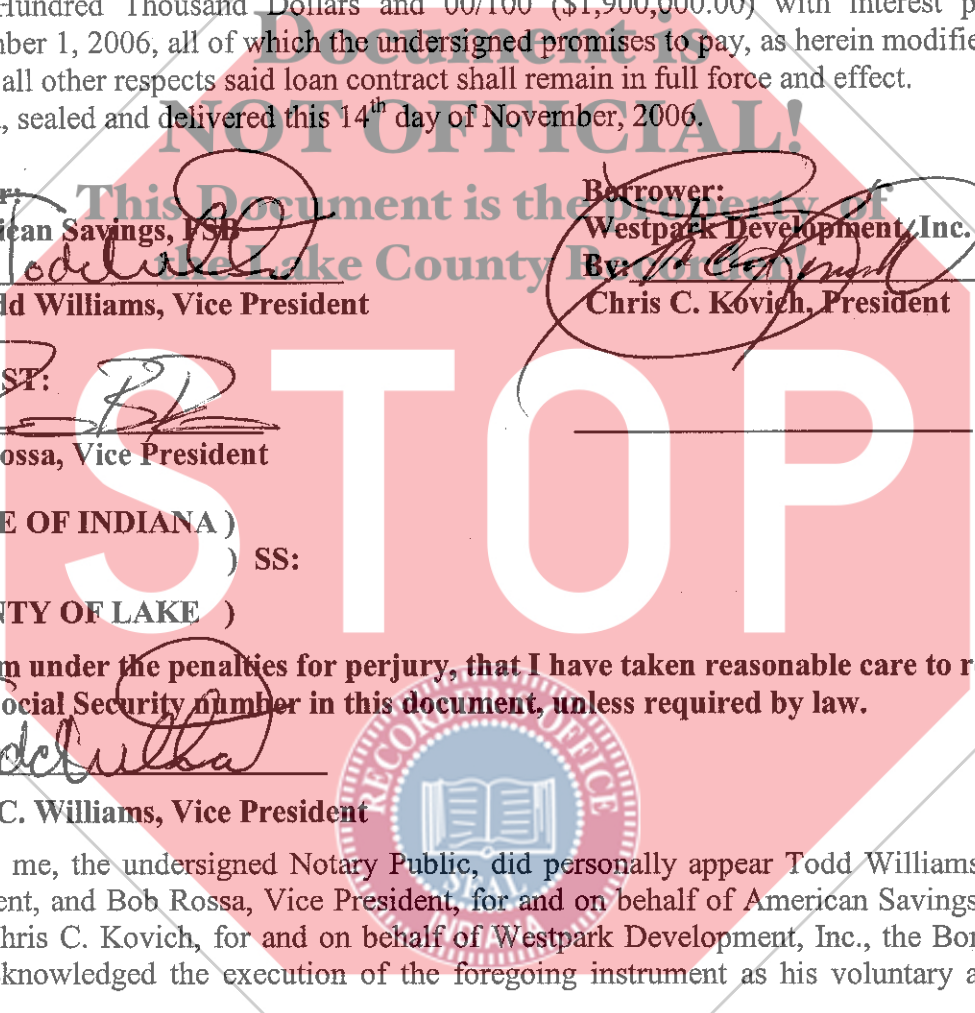
WITNESS MY HAND AND NOTARIAL SEAL

Tina McFarland  
Tina McFarland, Notary  
My Commission Expires: April 9, 2014  
County of Residence: Lake

THIS INSTRUMENT WAS PREPARED BY: Clement B. Knapp, Jr., Attorney at Law

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

RECORDED  
MICHAEL BROWN  
RECORDER



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10/20/06