

PROMISSORY NOTE AND LOAN MODIFICATION AGREEMENT

Loan No. 04-69-318887

2007 04 14 34

WHEREAS American Savings, FSB, the Lender

Loaned Paul LoDuca and Katherine E. LoDuca, the Borrowers

The sum of Twenty-Five Thousand Dollars and 0/100 (\$25,000.00) as evidenced by a Note and Mortgage executed and delivered on November 5, 2003 Mortgage being recorded on January 22, 2004 in the Office of the Recorder of Porter County, Indiana as Document No. 2004-002317. Said Mortgage Loan amount was then increased from Twenty-Five Thousand Dollars and 0/100 (\$25,000.00) to Eighty-Five Thousand Dollars (\$85,000.00) on May 19, 2005 and which Note and Mortgage are hereby incorporated herein as a part of the instrument.

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
MICHAEL A. BROSN  
RECORDER  
APR 12 AM 8:40

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

- 1. To increase Home Equity Line of Credit from \$85,000.00 to \$200,000.00.

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 full unpaid balance of said indebtedness, 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 23<sup>rd</sup> day of April, 2007.

Lender:

American Savings, FSB

By:

Todd C. Williams, Vice President

Borrowers:

Paul LoDuca

ATTEST:

By:

Robert B. Rossa, Vice President

"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."

Katherine E. LoDuca

STATE OF INDIANA )

) SS:

COUNTY OF LAKE )

Before me, the undersigned Notary Public, did personally appear Todd C. Williams, Vice President, and Robert B. Rossa, Vice President for and on behalf of American Savings, FSB, and, Paul LoDuca and Katherine E. LoDuca, the Borrowers, and acknowledged the execution of the foregoing instrument as their voluntary act and deed.

Dated this 23<sup>rd</sup> day of April, 2007.

WITNESS MY HAND AND NOTARIAL SEAL

Betty B. O'Rourke, Notary  
My Commission Expires: 1/9/08  
County of Residence: Lake

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

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