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2007 DEC 13 AM 9:00

MICHAEL A. BROWN  
RECORDER

04-69317392

**PROMISSORY NOTE AND LOAN MODIFICATION AGREEMENT**

THIS AGREEMENT is entered into by and between AMERICAN SAVINGS, FSB, a U.S. CORPORATION, hereinafter referred to as Lender and Kraig R. Maatman and Karen L. Maatman, hereinafter referred to as Borrowers:

WITNESSETH, that Borrowers represents warrants and agrees as follows:

- 1) Borrowers are indebted to Lender by virtue of a Home Equity Line of Credit Agreement of the Borrowers bearing date of August 15, 2000, in the original amount of \$50,000.00 secured by a mortgage to Lender of even date, which mortgage was recorded on August 18, 2000 as Document No. 2000 050091 the Office of the Recorder of Lake County, Indiana.
- 2) Lender is the owner and holder of said Note and Mortgage.

For mutual consideration, the receipt of which is hereby acknowledged, the Lender and Borrowers are mutually desirous of and agree to modify the terms of said Home Equity Line of Credit Agreement secured by said Note and Mortgage as follows

**Borrowers have requested and Lender has agreed as follows:**

- 1) **To increase Home Equity Line of Credit from \$50,000.00 to \$100,000.00.**

Borrowers agree to abide by all of the terms, conditions and covenants contained in the aforesaid Home Equity Line of Credit Agreement as modified herein. Borrowers specifically agrees, presents and acknowledges that proper legal and adequate consideration is being given them to enter into this Agreement and that Borrowers are and continues to be legally bound and obligated for, by and under said indebtedness as modified herein.

The Borrowers further agree 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 Borrowers have executed this agreement this 8<sup>th</sup> day of November, 2007.

AMERICAN SAVINGS, FSB  
By: Todd Williams  
Todd C. Williams, Vice President

Borrowers:  
Kraig Maatman  
Kraig R. Maatman

ATTEST:  
By: Bob Rossa  
Bob Rossa, Vice President

Karen L. Maatman  
Karen L. Maatman

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 C. Williams, Vice President and Bob Rossa Vice President, for and on behalf of American Savings, FSB, a U. S. Corporation and Kraig R. Maatman and Karen L. Maatman, the Borrowers, and acknowledges the execution of the foregoing instrument.

Dated this 8<sup>th</sup> day of November, 2007.

WITNESS MY HAND AND NOTARIAL SEAL.

Commission Expires: January 9, 2008

County of Residence: Lake

Prepared by: Clement B. Knapp, Jr., Attorney at Law

Betty B. Rourke  
Betty B. Rourke, Notary Public

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