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MICHAEL A. BROWN
RECORDER

LOAN MODIFICATION AGREEMENT

620084005

Chicago Title Insurance Company

WHEREAS, LAKE FEDERAL BANK, FSB, whose principal address is 7048 Kennedy Avenue, Hammond, Indiana, granted THOMAS G. JOSWAY, JR. AND JANET E. JOSWAY, HUSBAND AND WIFE, an Equity Line of Credit in which the principle sum of credit extended is not to exceed Ten Thousand and no/100--Dollars (\$10,000.00), as evidenced by a note and mortgage dated December 27, 2005, and recorded January 4, 2006, as Document Number 2006 000334, in the public records in the County of Lake, State of Indiana, where the mortgaged property is located, which note and mortgage are hereby incorporated herein as a part of this instrument, and

WHEREAS, the undersigned, owner of said premises, has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:

To increase the maximum available balance of the Equity Line of Credit to Fourteen Thousand Nine Hundred Dollars and No/100 (\$14,900.00).

The land referred to in this Modification is described as follows:

The North 42 feet of Lot 25 in Block 3 in Hessville Park Addition in the City of Hammond, as per plat thereof, recorded in Plat Book 17 page 14, in the Office of the Recorder of Lake County, Indiana.

More commonly known as: 6529 Delaware Avenue, Hammond, IN 46323.

WHEREAS, the parties desire to restate the modified terms of said so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of this agreement, the total unpaid balance secured by this mortgage at any one time shall not exceed Fourteen Thousand Nine Hundred and no/100 Dollars (\$14,900.00); to be repaid in monthly installments of interest until January 1, 2016 and then amortized principal and interest payments for the remaining ten year period, and that in all other respects said mortgage contract shall remain in full force and effect.

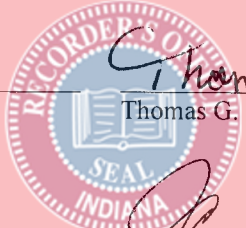
Signed, sealed and delivered this 08th of August, 2008.

LAKE FEDERAL BANK, FSB

by,

Gerald R. Skrabala

Gerald R. Skrabala, President



Thomas G. Josway, Jr. (Seal)
Thomas G. Josway, Jr.

Stephen P. Davenport

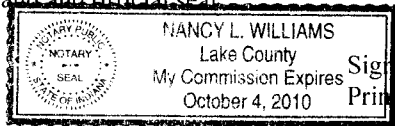
Stephen P. Davenport, Vice President

Janet E. Josway (Seal)
Janet E. Josway

STATE OF INDIANA, Lake County, ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 08th day of August, 2008, personally appeared Thomas G. Josway, Jr. and Janet E. Josway and acknowledged the execution of the forgoing loan modification agreement. Witness my hand and official seal.

My commission expires: 10/04/2010
Resident of Lake County.

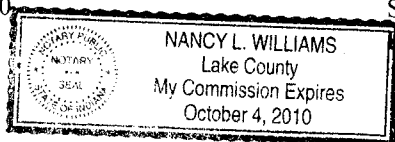


Signature: *Nancy L. Williams*
Printed Nancy L. Williams, Notary Public

STATE OF INDIANA, Lake County, ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 08th day of August, 2008, personally appeared Gerald R. Skrabala and Stephen P. Davenport and acknowledged the execution of the forgoing loan modification agreement. Witness my hand and official seal.

My commission expires: 10/04/2010
Resident of Lake County.



Signature: *Nancy L. Williams*
Printed Nancy L. Williams, Notary Public

This instrument was prepared by: Gerald R. Skrabala, Lake Federal Bank, FSB.

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. Gerald R. Skrabala

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v
CT