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PROMISSORY NOTE AND LOAM MODIFICATION A GREEMENT

THIS AGREEMENT is entered into by and between AMERICAN SAVINGS, FSB, a U.S. CORPORATION, hereinafter referred to as Lender and Steven M. Butler and Terri Butler, hereinafter referred to as Borrowers:

WITNESSETH, that Borrowers represent warrant and agree as follows:

- 1) Borrower are indebted to Lender by virtue of a Home Equity Line of Credit Agreement of the Borrower bearing date of July 28, 2000, in the original amount of \$10,000.00 secured by a mortgage to Lender of even date, which mortgage was recorded on August 10, 2000 as Document No. 2000 057339 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 Borrower 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:

1) To increase Home Equity Line of Credit from \$10,000.00 to \$30,000.00.

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 agree, present and acknowledge that proper legal and adequate consideration is being given them to enter into this Agreement and that Borrowers are and continue 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 12th day of March, 2010.

AMERICAN SAVINGS, F.S.

Todd C. Williams, Vice President

ATTEST:

acqueline C. Mulvihill, Loan Processor

STATE OF INDIANA)

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 C. Williams, Vice President

Before me, the undersigned Notary Public, did personally appear Todd C. Williams, Vice President and Jacqueline C. Mulvihill, Loan Processor, for and on behalf of American Savings, FSB, a U. S. Corporation, the Lender and Steven M. Butler and Terri Butler, the Borrowers, and acknowledge the execution of the foregoing instrument as their voluntary act and deed.

Dated this 12th day of March of 2010.

WITNESS MY HAND AND NOTARIAL SEAL.

Commission Expires: January 9,2016

County of Residence: Lake

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

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