

MODIFICATION AGREEMENT
HOME EQUITY REAL ESTATE MORTGAGE

997624

This Modification Agreement made this 7th day of September, 1988, by and between Theodore Roosevelt Hull and Adah M. Hull, husband and wife of Gary, (hereinafter called "Mortgagor"), and BANK ONE, MERRILLVILLE, 1000 E. 80th Place, Merrillville, Indiana 46410 (hereinafter called "Mortgagee").

W I T N E S S E T H:

WHEREAS, the Mortgagor and Mortgagee entered into a certain Home Equity Line of Credit Agreement dated August 6, 1988, which was secured by a Home Equity Real Estate Mortgage between the parties recorded August 18, 1988 as document number 993090 in the Office of the Recorder of Lake County, Indiana; and

WHEREAS, Mortgagor and Mortgagee have agreed to change one of the terms of the mortgage leaving the balance of the mortgage in existence;

NOW THEREFORE, the parties agree as follows:

1. The first paragraph of the mortgage described as document number 993090 under the word "WITNESSETH" is amended to read as follows:

That the Mortgagor and Mortgagee have entered into a certain Home Equity Line of Credit Agreement (hereinafter "Agreement") dated August 6, 1988, whereby the Mortgagee, subject to default by Mortgagor, has obligated itself to loan monies to the Mortgagor from time to time, as requested by the Mortgagor, which may not exceed the aggregate principal sum of FIFTEEN THOUSAND TWO DOLLARS AND 00/100 (\$15,002.00) at any one time for a period of ten (10) years. To the extent that the Mortgagor has borrowed or will borrow monies from the Mortgagee pursuant to said Agreement, the Mortgagor has agreed to pay the Mortgagee minimum monthly installments in a sum equal to two (2%) percent of the new balance, or \$100.00, or the FINANCE CHARGE accrued for the month, whichever is greater.

2. In all other respects the terms, conditions, promises and agreements of the mortgagor and mortgagee remain in full force and effect.

3. This amendment applies to a Home Equity Real Estate Mortgage on the following property;

SEP 15 2 01 PM '88
FILED FOR RECORD
LILLIAN A. BLASTICK
RECORDER, LAKE COUNTY
SPRING POINT, INDIANA 46307

5/5

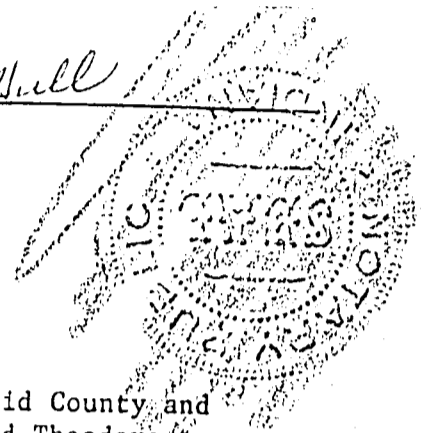
The Southeasterly Forty-two (42) feet of Lot No. Twenty-five (25) and the Northwesterly Five and One Quarter (5.25) feet of Lot No. Twenty-six (26), in Block No. Two (2), in Andrew Means Park Manor Subdivision, as per plat thereof, recorded in Plat Book 28, page 83, in the office of the recorder of Lake County, Indiana.

IN WITNESS WHEREOF, the Mortgagor has executed this instrument the date and year set forth above.

Theodore Roosevelt Hull
THEODORE ROOSEVELT HULL

Adah M. Hull
ADAH M. HULL

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)



Before me, the undersigned, a Notary Public in and for said County and State, on this 8th day of September, 1988, personally appeared Theodore Roosevelt Hull and Adah M. Hull, personally known to me, and known to me to be the persons who are described in and who executed the foregoing Modification Agreement, and acknowledged the same to be their voluntary act and deed for the used and purposes therein set forth.

WITNESS My hand and official seal.

My Commission Expires:
July 12, 1990

Vernita Junigan
Vernita Junigan Notary Public
Resident of Lake County

This Instrument prepared by: Michael Smith, An Officer of Bank One, Merrillville, NA