

AMASA G. COLBY
CHIEF DEP. RECORDER
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STATE OF INDIANA 4034 447173 22
LAKE COUNTY Cit Fin Ser FSB
FILED FOR RECORD 707 Ridge Rd
Munster 46321
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Chicago Title Insurance Company

EQUITY ACCESSLINE OF CREDIT LOAN MODIFICATION AGREEMENT

WHEREAS, Citizens Financial Services, FSB, formerly known as Citizens Federal Savings and Loan Association of Hammond, Indiana (Lender) granted a Line of Credit to Stanley J. Mucha Jr. and Johnnie L. Mucha, Husband and Wife, (Borrower) with a credit limit of Fifty Thousand Dollars (\$50,000.00) as evidenced by an Adjustable Interest Rate Note and Equity AccessLine of Credit Agreement (Note and Agreement) executed by Borrower on March 30, 1990;

WHEREAS, to secure the repayment of the Note and Agreement, Borrower executed and delivered to Lender an Equity AccessLine Mortgage (Mortgage) dated March 30, 1990, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana on April 6, 1990 as Document No. 094051, which Mortgage affects the following described real estate:

Lot 3, Fairmeadow 20th Addition, Block 1, to the Town of Munster, as shown in Plat Book 41, page 133, in Lake County, Indiana

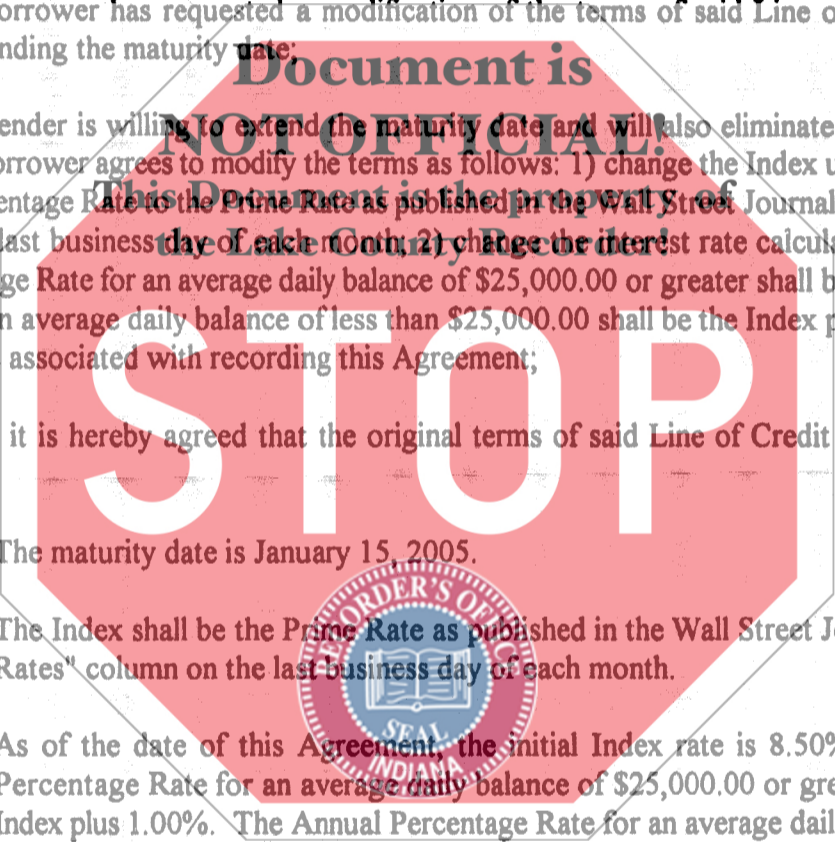
WHEREAS, the Note and Agreement and Mortgage (Loan Documents) are hereby incorporated herein as part of this Equity AccessLine of Credit Modification Agreement (Agreement);

WHEREAS, Borrower has requested a modification of the terms of said Line of Credit for the purpose of extending the maturity date;

WHEREAS, Lender is willing to extend the maturity date and will also eliminate the Annual Fee provided that Borrower agrees to modify the terms as follows: 1) change the Index used to calculate the Annual Percentage Rate to the Prime Rate as published in the Wall Street Journal "Money Rates" column on the last business day of each month; 2) change the interest rate calculation so that the Annual Percentage Rate for an average daily balance of \$25,000.00 or greater shall be the Index plus 1.00% and for an average daily balance of less than \$25,000.00 shall be the Index plus 1.50%; and, 3) pay the costs associated with recording this Agreement;

THEREFORE, it is hereby agreed that the original terms of said Line of Credit are modified as follows:

1. The maturity date is January 15, 2005.
2. The Index shall be the Prime Rate as published in the Wall Street Journal "Money Rates" column on the last business day of each month.
3. As of the date of this Agreement, the initial Index rate is 8.50%. The Annual Percentage Rate for an average daily balance of \$25,000.00 or greater shall be the Index plus 1.00%. The Annual Percentage Rate for an average daily balance of less than \$25,000.00 shall be the Index plus 1.50%. The interest rate will never be higher than 16.50% or the maximum rate allowed by law, whichever is lower.
4. Lender has deleted Item (8C) of the Original Note and Agreement eliminating the Annual Fee.
5. Borrower shall pay to Lender Title and Recording Fees, the receipt of which is hereby acknowledged.
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents shall remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.



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