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Citizens Finc - Mortgage

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EQUITY ACCESSLINE OF CREDIT LOAN MODIFICATION AGREEMENT

Chicago Title Insurance Company

WHEREAS, Citizens Financial Services, FSB, formerly known as Citizens Federal Savings and Loan Association of Hammond, Indiana (Lender) granted a Line of Credit to Stevo Dobrijevic and Spomenka Dobrijevic, 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 August 10, 1990;

WHEREAS, to secure the repayment of the Note and Agreement, Borrower executed and delivered to Lender an Equity AccessLine Mortgage (Mortgage) dated August 10, 1990, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana on August 17, 1990, as Document No. 118274, which Mortgage affects the following described real estate:

Lot 101, Fountain Ridge Addition Unit 4, as shown in Plat Book 40, page 136, in Lake County, Indiana; Commonly known as 1614 W. 93rd Place, Crown Point IN 46307

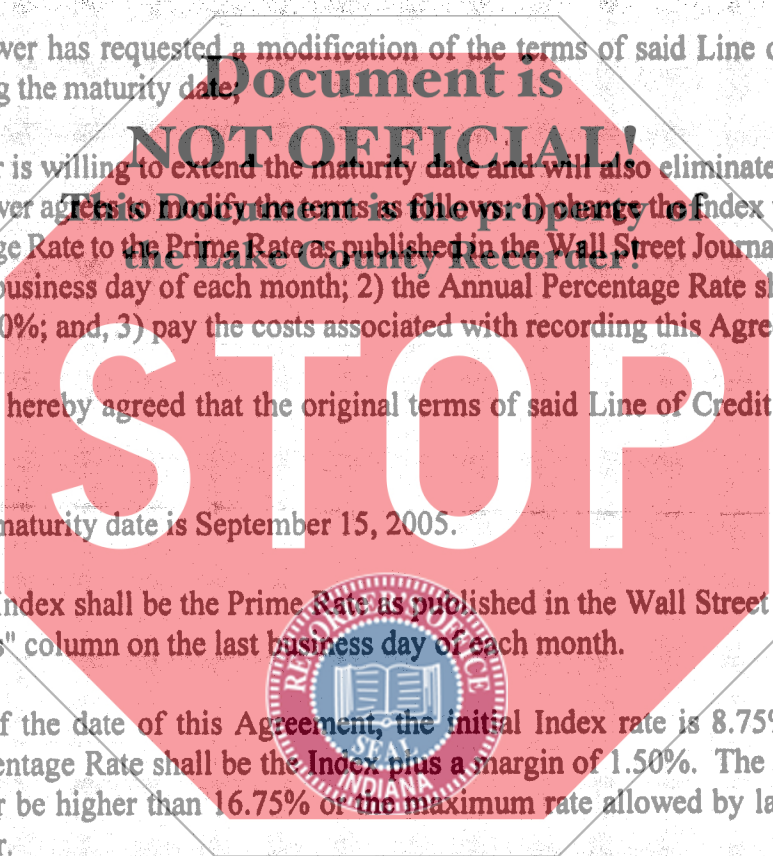
WHEREAS, the Note and Agreement and Mortgage are hereby incorporated herein as part of this Equity AccessLine of Credit Loan Modification Agreement (Agreement);

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) the Annual Percentage Rate shall be the Index plus a margin of 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 September 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 8.75%. The Annual Percentage Rate shall be the Index plus a margin of 1.50%. The interest rate will never be higher than 16.75% 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 has paid 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 Note and Agreement and Mortgage. Except as otherwise specifically provided in this Agreement, the Note and Agreement and Mortgage 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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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

MARKED
RECORDED

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IN WITNESS WHEREOF, Lender and Borrower have executed this Agreement on this 8th day of September, 1995.

CITIZENS FINANCIAL SERVICES, FSB

By Tina Margeas
Tina Margeas, Asst. Vice President

Stevo Dobrijevic
Stevo Dobrijevic (Borrower)

ATTEST: Elizabeth R. Siegel
Elizabeth R. Siegel, Asst. Secretary

Spomenka Dobrijevic
Spomenka Dobrijevic (Borrower)

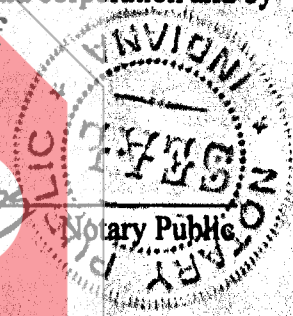
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 8th day of September, 1995 personally appeared Tina Margeas and Elizabeth R. Siegel personally known to me to be the Assistant Vice President and Assistant Secretary of Citizens Financial Services, FSB and each acknowledged execution of the foregoing instrument for and on behalf of said corporation and by authority of its Board of Directors.

This Document is the property of the Lake County Recorder!

IN WITNESS WHEREOF, I have affixed my hand and Notarial Seal.

Carol A. Nagy
Carol A. Nagy



My Commission Expires: April 13, 1998
County of Residence: Lake

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)



Before me, a Notary Public in and for said County and State, on this 8th day of September, 1995 personally appeared Stevo Dobrijevic and Spomenka Dobrijevic, husband and wife and each acknowledged execution of the foregoing instrument.

IN WITNESS WHEREOF, I have affixed my hand and Notarial Seal.

Jan McGrath
Jan McGrath Notary Public

My Commission Expires: August 5, 1998
County of Residence: Lake

THIS INSTRUMENT PREPARED BY: Tina Margeas, Asst. Vice President
Citizens Financial Services, FSB
707 Ridge Rd. Munster, IN 46321