

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 William H. Harriman and Bessie E. Harriman, Husband and Wife, (Borrower) with a credit limit of Twenty Five Thousand Dollars (\$25,000.00) as evidenced by an Adjustable Interest Rate Note and Equity AccessLine of Credit Agreement (Note and Agreement) executed by Borrower on October 20, 1990;

WHEREAS, to secure the repayment of the Note and Agreement, Borrower executed and delivered to Lender an Equity AccessLine Mortgage (Mortgage) dated October 20, 1990, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana on October 25, 1990, as Document No. 130920, which Mortgage affects the following described real estate:

Lot 59, Fountain Ridge, Unit 4, as shown in Plat Book 40, page 136, in Lake County, Indiana; Commonly known as 9330 Hayes St., 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 November 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% of 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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LAKE COUNTY
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