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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

97072042

97 OCT 23 AM 9:43

MORRIS W. CARTER
RECORDER

LINE OF CREDIT MODIFICATION AGREEMENT

WHEREAS, Citizens Financial Services, FSB, (Lender) granted a Line of Credit to Raymond S. Reczek (Borrower) for a maximum credit limit of Five Thousand Dollars (\$5,000.00) as evidenced by an Adjustable Interest Rate Note and a Line of Credit Agreement (Note and Agreement) executed by Borrower on September 8, 1997;

WHEREAS, to secure the repayment of the Note and Agreement, Borrower executed and delivered to Lender a Citizens Select Equity Line of Credit Mortgage (Mortgage) dated September 8, 1997, which Mortgage was recorded in the Office of the Recorder of Lake County, Indiana on September 11, 1997 as Document No. 97060769, which Mortgage encumbers the following described real estate:

Lot 28 in Block 2 in Kaplan's Turner Meyn Park, in the City of Hammond, as per plat thereof, recorded in Plat Book 20, page 4, in the Office of the Recorder of Lake County, Indiana commonly known as 6529 Alexander Ave., Hammond, Indiana 46323

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

WHEREAS, Borrower has requested a modification of the terms of said Line of Credit for the purpose of increasing the Credit Line limit from Five Thousand Dollars (\$5,000.00) to Fifteen Thousand Dollars (\$15,000.00);

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

1. The Credit Line is increased to \$15,000.00.
2. 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 the Mortgage. Except as otherwise specifically provided in this Agreement, the Note and Agreement and the 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.

IN WITNESS WHEREOF, Lender and Borrower have executed this Agreement on this 15 day of October, 1997.

CITIZENS FINANCIAL SERVICES, FSB

By: Tina Margeas
Tina Margeas, Asst. Vice President

Raymond S. Reczek
Raymond S. Reczek (Borrower)

Attest: Elizabeth R. DeBolt
Elizabeth R. DeBolt, Asst. Secretary

Return: C75
5311 Holman
Had.

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C212209
TICOR TITLE INSURANCE
Crown Point, Indiana

