STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

97 OCT 23 AM 9: 43

MORBIS W. CARTER RECORDER

LINE OF CREDIT MODIFICATION AGREEMENT

97072042

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:

- The Credit Line is increased to \$15,000.00.
- 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 this15 day of October, 1997.

CITIZENS FINANCIAL SERVICES, FSB

Return: C75 5311 Xbhman Had.

STATE OF INDIANA))SS:

COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 15day of October, 1997 personally appeared Tina Margeas and Elizabeth R. DeBolt personally known to me to be the Assistant Vice President and Assistant Secretary of Citizens Financial Services, FSB, respectively and each acknowledged execution of the foregoing instrument for and on behalf of said corporation and by authority of its Board of Directors.

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

Annette L. Johanson Notary Public

My Commission Expires: 11-21-00

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 15 day of October, 1997, personally appeared Raymond S. Reczek and acknowledged execution of the foregoing instrument.

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

Flource Ternonde Notary Public

My Commission Expires: Aug. 4, 1998
County of Residence: LAKE

THIS INSTRUMENT PREPARED BY: Tina Margeas, Asst. Vice President Citizens Financial Services, FSB

5311 Hohman Ave., Hammond Indiana 46320