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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MODIFICATION AGREEMENT - INDIANA W. CARTER
RECORDER

This Modification Agreement is entered into as of OCTOBER 1, 1999, by and between JEROME A TAYLOR ("Borrower") and Bank One, Indiana ("Bank One").

RECITALS

Bank One has extended credit to Borrower pursuant to a Bank One Home Equity Line of Credit Agreement and Disclosure Statement dated SEPTEMBER 17, 1997 (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a Mortgage/Deed of Trust dated SEPTEMBER 17, 1997, and recorded on SEPTEMBER 30, 1997 in Volume or Book DOCUMENT #97065601, Page N/A in the office of the County Clerk of LAKE County, INDIANA (the "Mortgage").

NOW, THEREFORE, for valuable consideration, receipt of which is hereby acknowledged, Borrower and Bank One hereto agree as follows:

- (X) The Equity Line Agreement is hereby amended to INCREASE the amount of credit available to Borrower ("Credit Limit") to \$30,600. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed \$30,600 at any one time.
- (X) Effective as of OCTOBER 1, 1999, the Draw Period of the Equity Line Agreement is hereby EXTENDED to OCTOBER 1, 2009. Each party hereto acknowledges and agrees that by execution and delivery of this Modification Agreement, the parties intend merely to renew the Equity Line Agreement and INCREASE the maturity date of the Equity Line Agreement and the Mortgage to OCTOBER 1, 2019, and that said renewal and/or extension shall not cause a novation with respect to the Mortgage or the obligations under the Equity Line Agreement secured by the Mortgage.
- (X) As of OCTOBER 1, 1999, the margin on the interest rate on the outstanding unpaid principal amount due under the Equity Line Agreement shall be 0.25 percent (8.25%).
- (N/A) For a six (6) month period commencing N/A, the Periodic Rate will be N/A% APR.
- (N/A) For a six (6) month period commencing N/A, the Periodic Rate will be N/A% lower than the rate shown in the Bank One Home Equity Line of Credit Agreement section describing the Periodic Rate.

Except as provided for in this Modification Agreement, all terms and conditions of the Equity Line Agreement and the Mortgage shall remain in full force and effect, and the Mortgage shall continue to secure the Borrower's obligations under the Equity Line Agreement as renewed hereunder.

Bank One Corp
East Region Loan Serv. Center
201 E main st.
Lexington, Ky. 40507

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IN WITNESS WHEREOF, the parties have executed this Modification Agreement as of the date first written above.

Borrower:

Jerome A Taylor
Jerome A Taylor

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Bank One:

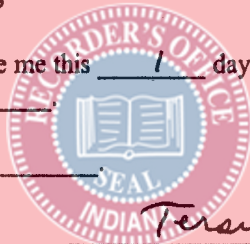
By: Eric M. Sandberg - ERIC M Sandberg

Title: Relationship Banker

STATE OF IN
COUNTY OF Lake & SS

The foregoing instrument was acknowledged before me this 1 day of Oct, 1999, by Tersina J. Jones

My commission expires 4-27-2008



Tersina J Jones
Notary Public Tersina J Jones

STATE OF IN
COUNTY OF Lake & SS

The foregoing instrument was acknowledged before me this 1 day of Oct, 1999, Tersina J. Jones as Notary of Lake County IN, a national banking association, on behalf of the association.

My commission expires 4-27-2008.