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MORRIS W. CARTER
RECORDER

National City.

Return To: 
First American Equity Loan Services, Inc.
251 N. Delaware St., Suite 1830
Indianapolis, IN 46204

Return To:
NATIONAL CITY
Locator 01-7116
P. O. Box 5570
Cleveland, Ohio 44101

Cross Reference Instrument # 98007034
Open End or Advance Money Mortgage Modification Agreement
(Credit Limit Amendment)

This Modification of Open End or Advance Money Mortgage ("Modification") is executed and delivered on 12/15/99 by the person(s) signing below ("Mortgagor") and NATIONAL CITY, INDIANA (formerly known as) ("Bank").

1. This Modification is to the Open End or Advance Money Mortgage given by Mortgagor to the Bank dated 02/02/1998, recorded in Volume _____, Page _____ or as Instrument No. 98007034 in the Office of the Recorder of LAKE County, Indiana ("Mortgage"), which Mortgage secures a home equity reserve line of credit agreement dated 02/02/1998, and any extension, refinancing, renewal, modification, amendment, substitution or replacement of the agreement (collectively the "Agreement") in the principal amount of \$ 50000 ("Original Credit Line").

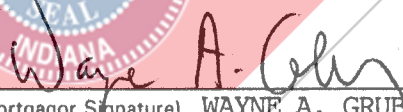
2. The Mortgage is modified to change the Original Credit Line as follows: (check whichever is applicable)

The Agreement is modified to increase the Original Credit Line by an additional principal amount of \$ \$12800.00 above and beyond that provided in the Agreement ("Additional Indebtedness"). Consequently, the parties agree to hereby increase to \$ 62800.00 (the total of the Original Credit Line and the Additional Indebtedness) both: (i) the principal sum of the indebtedness secured by the Mortgage, and (ii) the maximum amount of the unpaid balance of obligatory loan advances provided for in the Mortgage.

The Agreement is modified to decrease the Original Credit Line to \$ _____. Consequently, the parties agree to hereby decrease to \$ _____ both: (i) the principal sum of the indebtedness secured by the Mortgage, and (ii) the maximum amount of the unpaid balance of obligatory loan advances provided for in the Mortgage.

3. This Modification does not constitute a waiver or novation of the Agreement, Mortgage or their terms and shall not adversely affect the validity or lien priority of the Mortgage or any other mortgage or other instrument executed and delivered as security for the indebtedness now evidenced by this Modification, which mortgage liens and/or security interest are hereby agreed to be continued in full force and effect.

FILED First American Equity Loan Services
Certification Number
1721333


(Mortgagor Signature) WAYNE A. GRUBER

(Mortgagor Signature)

BANK: NATIONAL CITY, INDIANA

By: 

Title: Notary Public

(Attest)

My Comm Exp 12-19-99 Lake County State of IN
COMPLETE AND ATTACH ACKNOWLEDGMENT

(7/99) 0432M

12.50
EP.

FAR
23694

25x10

60
ACKNOWLEDGMENT

STATE OF INDIANA)
) SS:
COUNTY OF _____)

BEFORE ME, a Notary Public in and from said County and State, personally appeared the above named
WAYNE A GRUBER _____ who acknowledged that
they/he/she did sign the foregoing instrument, and that the same is their/his/her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal, on 12-15-99.

My Commission Expires: 12-19-99

My County of Residence: Lake _____
Notary Public *Josephine A Dedo*
JOSEPHINE A DEDO

STATE OF INDIANA)
) SS:
COUNTY OF Lake)

BEFORE ME, a Notary Public in and from said County and State, personally appeared _____
as _____ of _____ who
acknowledged the execution of the foregoing instrument to be their free act and deed on behalf of said entity.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal, on _____.

My Commission Expires: _____

My County of Residence: _____
Notary Public

This instrument was prepared by _____ (name) as _____ (title)
of _____

