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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 002867

2000 JAN 13 PM 3:10

National City.

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

MORRIS W. CARTER
RECORDER

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

Cross Reference Instrument # 96011382
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 12/17/99 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 01/31/1996, recorded in Volume _____, Page _____, or as Instrument No. 96011382 in the Office of the Recorder of LAKE County, Indiana ("Mortgage"), which Mortgage secures a home equity reserve line of credit agreement, dated 01/31/1996, and any extension, refinancing, renewal, modification, amendment, substitution or replacement of the agreement (collectively the "Agreement") in the principal amount of \$ 30000 ("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 \$ \$15000.00 above and beyond that provided in the Agreement ("Additional Indebtedness"). Consequently, the parties agree to hereby increase to \$ 45000.00 (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.

American Equity Loan Services, Inc.
Certification Number
1724874

Anna J. Skertich
(Mortgagor Signature) ANNA J SKERTICH

(Mortgagor Signature)

BANK: NATIONAL CITY, INDIANA

By: *Harold F. Murphy*
Harold F. Murphy
Title: *Manager*

Dawna L. Lappellere
(Attest) Dawna L. Lappellere

COMPLETE AND ATTACH ACKNOWLEDGMENT

(7/99) 0432M

FEE 23772

11.00
E.P.

25x10

ACKNOWLEDGMENT⁶⁰

STATE OF INDIANA)
COUNTY OF Lake) SS:

BEFORE ME, a Notary Public in and from said County and State, personally appeared the above named ANNA J SKERTICH 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 12-17-99.

My Commission Expires: 09/29/2007
My County of Residence: Lake

[Signature]
Notary Public Dawna L. Dappellere

STATE OF INDIANA)
COUNTY OF Lake) SS:

This Document is the property of the Lake County Recorder!

BEFORE ME, a Notary Public in and from said County and State, personally appeared HARRY F MURPHY as preparer 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 December 17, 1999.

My Commission Expires: 11-28-06
My County of Residence: Lake

[Signature]
Notary Public Mary M Whelan

This instrument was prepared by Michelle Hynes (name) as Junior Contact (title) of Telephone Banking Center.

