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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 004342

2000 NOV 21 PM 3:25

MONSIEUR W. CARTER
RECORDER

National City.

Return To:
First American Equity Loan Services, Inc.
151 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 # 96-081269
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 12/21/99 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 11/19/1996, recorded in Volume _____, Page _____ or as Instrument No. 96-081269 in the Office of the Recorder of LAKE County, Indiana ("Mortgage"), which Mortgage secures a home equity reserve line of credit agreement dated 11/19/1996, and any extension, refinancing, renewal, modification, amendment, substitution or replacement of the agreement (collectively the "Agreement") in the principal amount of \$ 35000 ("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 \$ \$43000.00 above and beyond that provided in the Agreement ("Additional Indebtedness"). Consequently, the parties agree to hereby increase to \$ 78000.00 (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, Inc.
Certification Number
1719214

Nick A Gikas
(Mortgagor Signature) Nick A Gikas

Christine Gikas
(Mortgagor Signature) Christine Gikas

BANK: NATIONAL CITY, INDIANA

By: Michelle Hynes

Title: Sales Support Specialist

Cheryl A. Brown
(Attest)
Cheryl A. Brown

COMPLETE AND ATTACH ACKNOWLEDGMENT

(7/99) 0432M

FME
23809

dw
B.00
ck#
23809

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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 NICK A GIKAS CHRISTINE GIKAS 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 Dec 21, 1999.
My Commission Expires: Sept 24, 2006
My County of Residence: Lake

Arthur J. Pitt
Notary Public
Kathryn J. Pitt

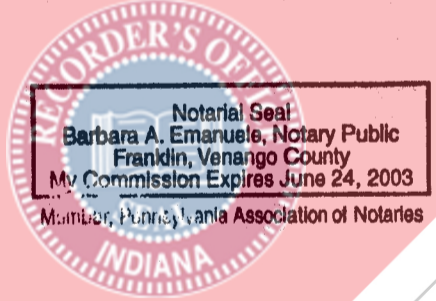
STATE OF ~~INDIANA~~ Pennsylvania)
COUNTY OF Venango) SS:

BEFORE ME, a Notary Public in and from said County and State, personally appeared Michelle Hynes as agent of National City 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 31, 1999.
My Commission Expires: June 24, 2003
My County of Residence: VENANGO

Barbara A. Emanuelle
Notary Public *Barbara A. Emanuelle*

This instrument was prepared by Michelle Hynes (name) as agent (title) of National City.



(7/99) 0433M

EXHIBIT A

LOT 118 IN RESUBDIVISION OF CASTLEWOOD UNIT 1, AN ADDITION TO THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 51 PAGE 30 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, AND AMENDED BY CERTIFICATE OF CORRECTION RECORDED DECEMBER 4, 1979 AS DOCUMENT NO. 562652. SITUATED IN LAKE COUNTY, INDIANA.

Permanent Parcel Number: 12-14-0173-0118
NICK A. GIKAS and CHRISTINE GIKAS (Husband and Wife)
1534 East Valley Place, Dyer IN 46311
Loan Reference Number : 197-15924892
First American Order No: 1718214

