

STATE OF INDIANA  
LAKE COUNTY  
FILED IN RECORD

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2000 JAN 31 AM 9:30

MODIFICATION AGREEMENT  
RECORD

053898380000661635

### MODIFICATION AGREEMENT - INDIANA

This Modification Agreement is entered into as of DECEMBER 31, 1999, by and between NEAL DEVALK AND JANICE R DEVALK ("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 JULY 1, 1997 (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a Mortgage/Deed of Trust dated JULY 1, 1997, and recorded on JULY 16, 1997 in Volume or Book DOCUMENT #97-46153, 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 \$114,900. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed \$114,900 at any one time.
- ( X ) Effective as of DECEMBER 31, 1999, the Draw Period of the Equity Line Agreement is hereby EXTENDED to DECEMBER 31, 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 DECEMBER 31, 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 DECEMBER 31, 1999, , the margin on the interest rate on the outstanding unpaid principal amount due under the Equity Line Agreement shall be -0.25 percent (8.03%).
- ( 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, NA Retail Loan Servicing  
P.O. Box 11606  
Lexington, KY 40576-1606 ←

853102008  
1600  
AS

25 x 117

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

Borrower:

Neal Devall  
Neal Devall  
Janice R. Devall  
Janice R. Devall

Bank One:

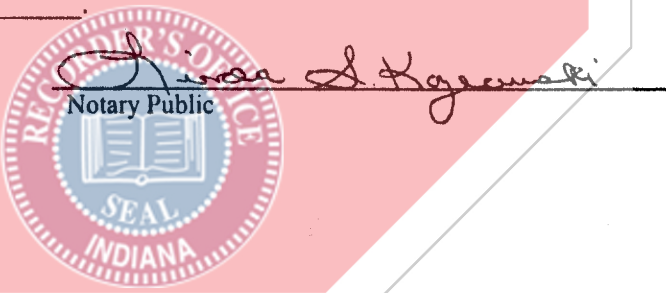
By: Linda S. Kozlowski

Title: CSA-1

STATE OF Indiana  
COUNTY OF Dave & SS

The foregoing instrument was acknowledged before me this 31<sup>st</sup> day of Dec, 1999, by

My commission expires LINDA S. KOZLOWSKI  
NOTARY PUBLIC, LAKE COUNTY, INDIANA  
MY COMMISSION EXPIRES AUGUST 29, 2001  
RESIDENT OF LAKE COUNTY, INDIANA



STATE OF Indiana  
COUNTY OF Dave & SS

The foregoing instrument was acknowledged before me this 31<sup>st</sup> day of Dec, 1999  
as Linda S. Kozlowski of  
, a national banking association, on behalf of the association.

My commission expires LINDA S. KOZLOWSKI  
NOTARY PUBLIC, LAKE COUNTY, INDIANA  
MY COMMISSION EXPIRES AUGUST 29, 2001  
RESIDENT OF LAKE COUNTY, INDIANA

**Document is  
NOT OFFICIAL!**

**This Document is the property of  
the Lake County Recorder!**

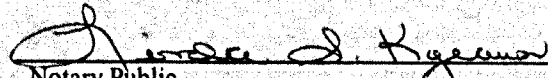
**STOP**

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DEVALK, NEAL  
MODIFICATION AGREEMENT

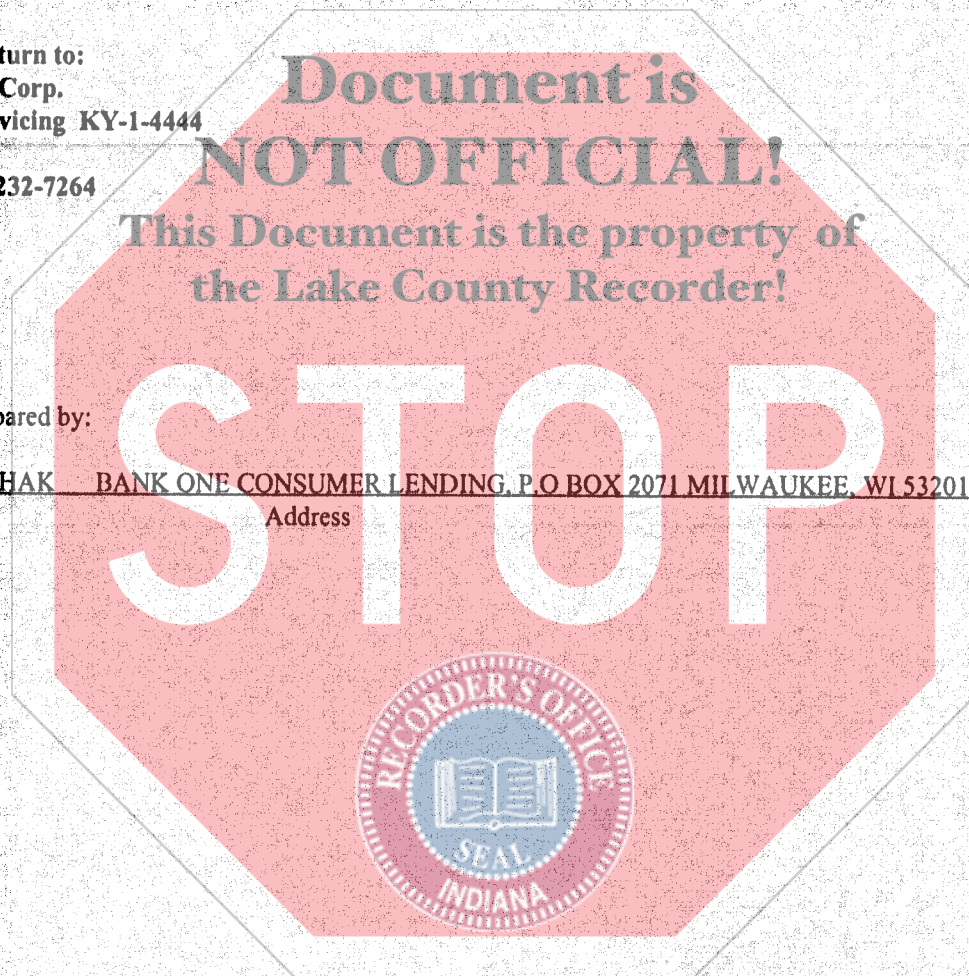


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Notary Public  
Linda S. Kozlowski

When recorded return to:  
Banc One Service Corp.  
Midwest Loan Servicing KY-1-4444  
P.O. Box 37264  
Louisville, KY 40232-7264



The instrument prepared by:

DAVID T. HORSCHAK BANK ONE CONSUMER LENDING, P.O BOX 2071 MILWAUKEE, WI 53201  
Name Address

XX

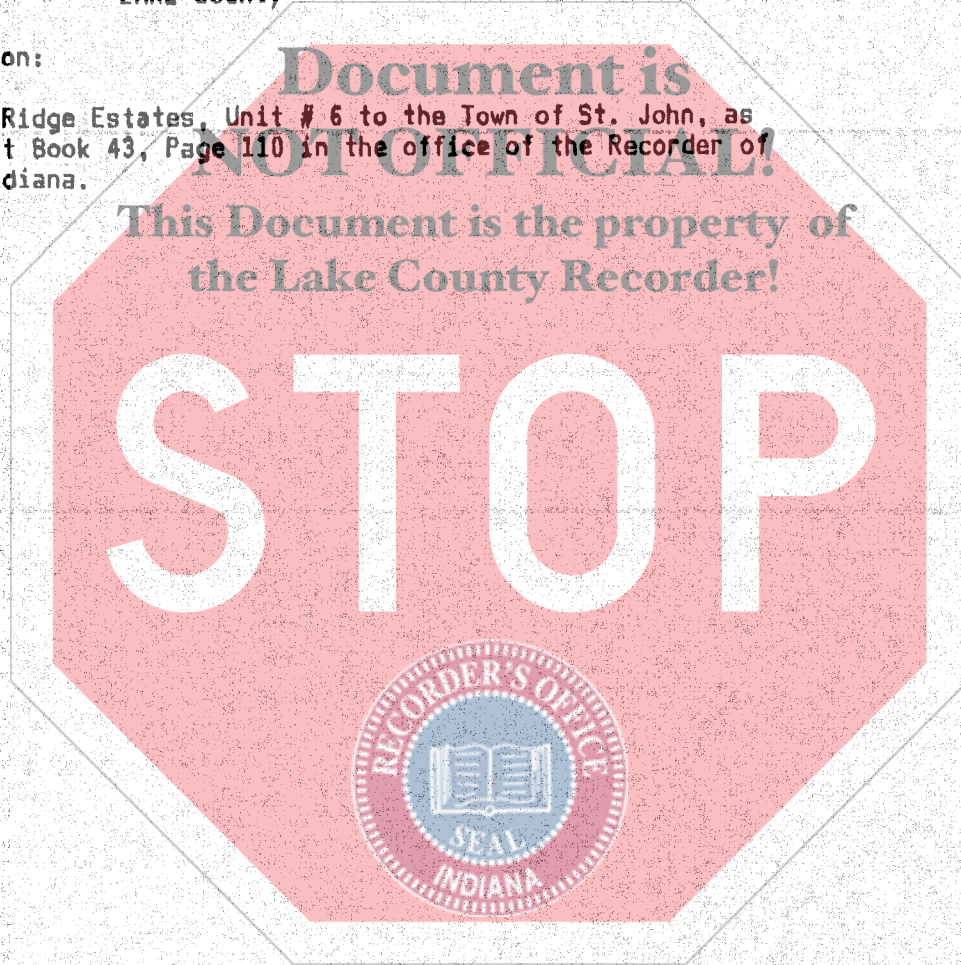
Exhibit A

XX

Application Number: 0330046628  
Parcel ID Number: 22-12-59-27  
Grantee Names: Neal DeValk  
Janice R. DeValk  
Property Address: 13620 90th Ave  
ST JOHN, IN 463730000  
LAKE County

Legal Description:

Lot 44 in High Ridge Estates, Unit # 6 to the Town of St. John, as recorded in Plat Book 43, Page 110 in the office of the Recorder of Lake County, Indiana.



FAX:572