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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 016756

2000 MAR -3 TH 1:12

NOTED BY CLERK
**MODIFICATION TO NOTE
AND MORTGAGE/ DEED OF TRUST**

Loan # 16542

This Agreement is made as of December 21, 1999, between BEVERLY BILLINGSLEY ("Borrower") and Credicorp, Inc. ("Lender") parties to that certain note in the original amount of FORTY THREE THOUSAND SIX HUNDRED FORTY AND 00/100 DOLLARS(\$43,640.00) ("Note"), secured by a FIRST mortgage/deed of trust ("Mortgage") of the same date, encumbering 4665 PIERCE STREET GARY IN 46408 ("Property"). The Property is more particularly and legally described on Exhibit "A" attached hereto and made a part hereof.

WITNESSETH
This Document is the property of
the Lake County Recorder

WHEREAS, Borrower and Lender desire to modify the terms of the Note with respect to the monthly payment due date and maturity date of the Note.

NOW, THEREFORE, in consideration of the mutual premises, covenants, and agreements herein contained, the parties, intending to be legally bound, agree as follows:

1. The monthly payment due date set forth in the Note is modified to provide that the first monthly payment shall be due and payable on January 21, 2000, with subsequent monthly payments due on the 20th day of each month thereafter until the Note is paid in full.
2. The maturity date of the Note asset forth in the Note and the Mortgage is hereby changed to December 21, 2029 at which time any unpaid principal balance, plus accrued interest, escrow advances and any other charges shall all be due and payable. Borrower agrees to pay those amounts in full on December 21, 2029
3. Borrower agrees to the above changes and hereby further agrees that:
 - A. All covenants, agreements, stipulations, and conditions contained in the Note and the Mortgage shall be and remain in full force and effect, except as herein modified, and none of Borrower's obligations or liabilities under the Note and the Mortgage shall be diminished or released by any provisions hereof, except as specifically provided herein.
 - B. This Agreement shall in no way impair, diminish, or affect any of Lender's rights under or remedies related to the Note and Mortgage, whether such rights or remedies arise thereunder or by operation of law.
 - C. All rights to recourse to which Lender is presently entitled against any property or any other persons in any way obligated for or liable on the Note and Mortgage, are expressly reserved by Lender.

INDIANA TITLE NETWORK COMPANY
325 NORTH MAIN
CROWN POINT, IN 46307

↑

ON 12/13/99
13539
13.00
mm

4. NEGOTIABILITY OF INSTRUMENTS

The Note, this Agreement and the corresponding Mortgage, evidencing the subject indebtedness are fully negotiable, and, at Lender's sole discretion, all beneficial interests therein may be transferred, assigned, sold, pledged or otherwise conveyed by Lender.

5. FURTHER DOCUMENTATION

Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement.

6. GENERAL

A. The word "Borrower" as used herein shall represent the plural as well as the singular, the feminine and masculine genders and shall include all heirs, successors or assigns.

B. This Agreement shall be governed by applicable laws; however, in the event that any provision hereof is determined to be unenforceable or conflicts with applicable law, such conflict shall not affect the other provisions contained herein.

C. Borrower represents and warrants that the undersigned owns and holds the Property described hereinabove and that no other person, entity or party has control rights therein. A breach of this warranty shall be an event of default hereunder and under the terms of the Note and the Mortgage.

D. Borrower represents and warrants that, other than the subject Mortgage and any senior mortgage lien, no other liens, trust deeds, mortgages or encumbrances of any nature have been secured by the Property. This Agreement is expressly contingent upon Lender remaining in a first or second, as applicable, priority lien position. A breach of this condition shall be an event of default hereunder and under the terms of the Note and the Mortgage.

7. RIDERS TO THIS AGREEMENT: If a rider is executed by Borrower and recorded together with this Agreement, the provisions of such rider shall be incorporated into and shall amend and supplement this Agreement as a part thereof.

BY SIGNING BELOW, Borrower and Lender accept, acknowledge, and agree to the modifications, terms, conditions, and covenants contained herein.

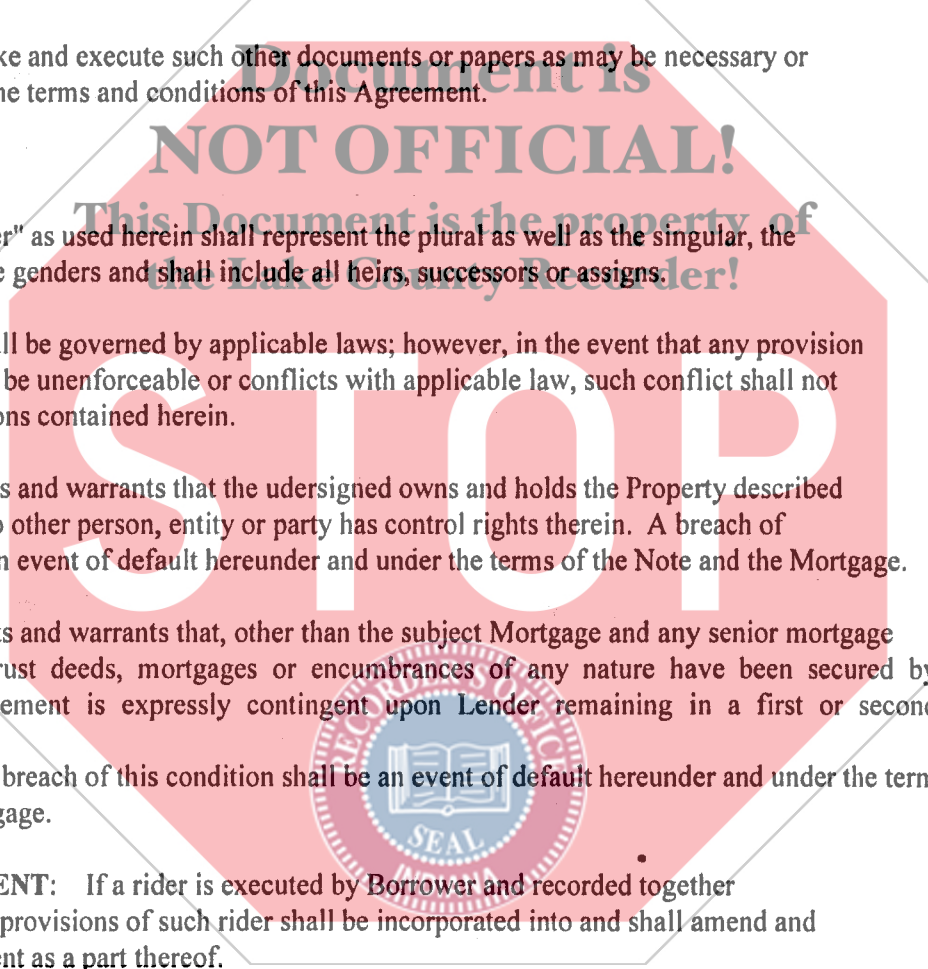
Borrower (s):

By: Beverly Billingsley
BEVERLY BILLINGSLEY

Credicorp, Inc./its successors and/or assigns

By: [Signature]
Date David L. Chirbas Vice President Date

By: _____
Date



STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County and State, do hereby certify that Beverly Pilkington & David L. Chibon, personally known to me to be the same person(s) whose name(s) ARE/IS subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that HE/SHE/THEY signed and delivered the foregoing instrument as A/THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 21st day of December, 1999.

My Commission Expires: _____

Timothy T. Bosley
Notary Public

This instrument was prepared by
and after recording return to:

Bradley J. Martin, General Counsel
Credicorp, Inc.
233 S. Wacker Drive, Suite 4030
Chicago, Illinois 60606

