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LAKE COUNTY
FILED FOR RECORD

2000 MAR 23 PM 4: 03

MONROE COUNTY RECORDER

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

National City.

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

Cross Reference Instrument # 5482-4180-9500-0592
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 03/09/2000 by the person(s) signing below ("Mortgagor") and National City of Indiana (formerly known as _____) ("Bank").

1. This Modification is to the Open End or Advance Money Mortgage given by Mortgagor to the Bank dated 08/02/1997, recorded in Volume _____, Page _____ or as Instrument No. 97064614 in the Office of the Recorder of LAKE County, Indiana ("Mortgage"), which Mortgage secures a home equity reserve line of credit agreement dated 08/02/1997, and any extension, refinancing, renewal, modification, amendment, substitution or replacement of the agreement (collectively the "Agreement") in the principal amount of \$ 40,000.00 ("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 \$ 60,000.00 above and beyond that provided in the Agreement ("Additional Indebtedness"). Consequently, the parties agree to hereby increase to \$ 100,000.00 (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 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 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
1846146

Michael V. Azodo
(Mortgagor Signature) MICHAEL V. AZODO

Michael V. Azodo
(Mortgagor Signature) ADZ AZODO

BANK: NATIONAL CITY BANK INDIANA

By: ANGIE BARTOK

Title: OFFICE MANAGER

Angie Bartok
(Attest)
ANGIE BARTOK

COMPLETE AND ATTACH ACKNOWLEDGMENT

60 /356
(7/89) 0432M

FAC 24315

12-20

25 X 10

ACKNOWLEDGMENT

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, a Notary Public in and from said County and State, personally appeared the above named MICHAEL V. AZODO AND ADA U. AZODO, HUSBAND & WIFE 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 03/09/2000 .

My Commission Expires: 8-2-07

My County of Residence: LAKE Rosalia Bauerman

Notary Public

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, a Notary Public in and from said County and State, personally appeared ANGIE BARTOK as OFFICE MANAGER of National City of Indiana 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 03/09/2000 .

My Commission Expires: 8-2-07

My County of Residence: LAKE Rosalia Bauerman

Notary Public

This instrument was prepared by ANGIE BARTOK (name) as OFFICE MANAGER (title) of NATIONAL CITY BANK, IN B-356 .

