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<b>MORTGAGOR'S NAME AND ADDRESS</b> PEOPLES BANK SB AS TRUSTEE UNDER THE PROVISIONS OF A TRUST AGREEMENT DATED THE 15TH DAY OF FEBRUARY, 1996 KNOWN AS TRUST NUMBER <u>2000019256191</u> 506 WILDERNESS DRIVE SCHERERVILLE, IN 46375 ("MORTGAGOR" WHETHER ONE OR MORE)	<b>PEOPLES BANK SB</b> CONSUMER LOAN DEPT. 9204 COLUMBIA AVENUE MUNSTER, IN 46321 (MORTGAGEE)	<b>RETURN TO:</b> PEOPLES BANK SB CONSUMER LOAN DEPT. 9204 COLUMBIA AVENUE MUNSTER, IN 46321 
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**MORTGAGE MODIFICATION AGREEMENT**

Mortgagor, for valuable consideration given by Mortgagee, the receipt and sufficiency of which is hereby acknowledged, does hereby agree that the certain Mortgage dated the 29TH day of AUGUST 1997, recorded the 12TH day of SEPTEMBER 1997, in the Office of the Recorder of LAKE County, INDIANA, as Document No. 97061133 (herein the "Mortgage"), is hereby amended as follows:

This Document is the property of  
 Lake County Recorder's Office

1. **Contract Modification, Renewal, Replacement or Extension.** The home equity line account (Contract) referenced on page 1 of the Mortgage with a principal credit limit of \$ 300,000.00 and dated the 29TH day of AUGUST, 1997, (herein the "Original Contract") has been modified as follows:

1.1 **Replacement.** The Original Contract has been replaced by a (Prime Line) home equity line account dated 06/26/2000 with a principal credit limit of \$ 300,000.00 (the "Replacement Contract") which Replacement Contract matures on the 26TH day of JUNE, 2007. Mortgagor agrees that the Mortgage shall secure the payment of the Replacement Contract, all future advances up to the aforementioned principal credit limit, and any renewal, extension, modification, refinancing or replacement thereof, and all interest, attorney fees, and costs of collection with respect thereto. The Replacement Contract is given in substitution for and not in discharge of the indebtedness evidenced by the Original Contract.

2. **Miscellaneous.** The Mortgagor further agrees as follows:

2.1 All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage Amendment Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.

2.2 This Mortgage Amendment Agreement shall in all respects be governed by and construed in accordance with the substantive laws of the State of Indiana.

2.3 This Mortgage Amendment Agreement shall be binding upon the respective heirs, successors, administrators and assigns of the Mortgagor.

EXECUTED and delivered in Lake County, Indiana this 26TH day of JUNE, 2000.

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 "Mortgagor" 15-

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 #458353812

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STATE OF INDIANA )  
 )SS:  
LAKE COUNTY)

**ACKNOWLEDGMENT**

Before me, a Notary Public in and for said County and State personally appeared JEROME F VRABEL AND  
AND MARY LYNN VRABEL and acknowledged the execution  
of the above and foregoing Mortgage Modification Agreement this 21ST day of JUNE, 2000.



JAMES P LEHR Notary Public

Residing in LAKE County, Indiana

My Commission Expires: 10/21/2000

This instrument was prepared by: JAMES P LEHR, VICE PRESIDENT, CONSUMER LENDING



