MORTGAGOR'S NAME AND ADDRESS **RETURN TO:** PEOPLES BANK SB AS TRUSTEE UNDER THE **PEOPLES BANK SB PEOPLES BANK SB** PROVISIONS OF A TRUST AGREEMENT DATED CONSUMER LOAN DEPT. THE 15TH DAY OF FEBRUARY, 1996 KNOWN CONSUMER LOAN DEPT. 9204 COLUMBIA AVENUE 9204 COLUMBIA AVENUE AS TRUST NUMBER (10)192) 5 6 1 9 1 **MUNSTER. IN 46321** MUNSTER, IN 46321 **506 WILDERNESS DRIVE** M("MORTGAGEE") SCHERERVILLE, IN 46375 ("MORTGAGOR" WHETHER ONE OR MORE) 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 in the Office of the Recorder of 1997 , recorded the 12TH day of SEPTEMBER County, INDIANA, as Document No. 97061133 (herein the "Mortgage"), is hereby amended as follows: This Document is the property of 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: Replacement. The Original Contract has been replaced by a (Prime Line) home equity line 1.1 06/26/2000 with a principal credit limit of \$ 300,000.00 "Replacement Contract") which Replacement Contract matures on the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: All terms and conditions of the Mortgage not expressly deleted or amended by this Mortgage 2.1 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

Page 1 of 2

H4583538112

"Mortgagor"

MODAGRE1.DOC 9/96

STATE OF INDIANA)
)SS
LAKE COUNTY)

ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State pe	ersonally appeared JEROME 1	F VRABEL AND
Docum	ICITUIS	
AND MARY LYNN VRABEL	, and acknowle	edged the execution
	RICHALL	
of the above and foregoing Mortgage Modification Agreement t	ihis 21ST day of	JUNE , 2000
This Document is	the property of	f
	T T	
the Lake Coun	ty Recorder!	
	JAMES P LEHR	Notary Public
	Residing in LAKE	County, Indiana
	Residing in LARE	County, Indiana
	My Commission Evoison	10/01/0000
	My Commission Expires:	10/21/2000

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

SEAL NOINK STATE

Attachment to Modification Agreement to Peoples Bank SB for Land Trust #10192. THIS INSTRUMENT is executed by the undersigned Trustee, not personally but solely as Trustee under the terms of that certain agreement dated the 15th day of February A.D. 10192; and it is expressly understood and agreed by the 1996, creating Trust No. parties hereto, anything herein to the contrary notwithstanding, that each and all of the covenants, undertakings, representations and agreements herein made are made and intended not as personal covenants, undertakings, representations and agreements of the trustee, individually or for the purpose of binding it personally, but this instrument is executed and delivered by Peoples Bank SB f/k/a Peoples Bank, A Federal Savings Bank as trustee, solely in the exercise of the powers conferred upon it as such Trustee under said agreement and no personal liability or personal responsibility is assumed by, nor shall at any time be asserted or enforced against Peoples Bank SB f/k/a Peoples Bank, A Federal Savings Bank, on account hereof, or on account of any covenant, undertaking, representation or agreement herein contained, either expressed or implied, all such personal liability, if any, being hereby expressly waived and released by the parties hereto or holder hereof, and by all persons claiming by or through or under said parties or holder hereof. Nothing contained herein will be construed as creating any liability on said Trustee, personally under the provisions of the Comprehensive Environmental Response, Compensation and Liability Act, (CERCLA) or the Indiana Responsible Property Transfer Law ("RPTL") as amended from time to time or any other federal, state or local law, rule or regulation. Said Trustee, personally, is not a "Transferor" or "Transferee" under RPTL and makes no representations concerning any possible environmental defects. In making any warranty herein the Trustee is relying solely on information furnished to it by the beneficiaries and not of its own knowledge and specifically exculpates itself from any liabilities, responsibilities or damages as a result of including any warranty in this instrument. IN WITNESS WHEREOF, Peoples Bank SB f/k/a Peoples Bank, A Federal Savings Bank has caused its name to be signed to these presents by its Senior Vice-President and Trust Officer and attested by its Administrative Secretary the day and year first above written.

> Peoples Bank SB f/k/a Peoples Bank, A Federal Savings Bank as Trustee aforesaid and not personally,

Jon E. DeGuilio

Senior Vice-President and Trust Officer

lanine K. Mahala Administrative Secretary

State of Indiana)

) SS:

County of Lake)

I, Joyce M. Barr a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY, that Jon E. DeGuilio and Janine K. Mahala of PEOPLES BANK SB an Indiana Corporation, f/k/a Peoples Bank, A Federal Savings Bank personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Senior Vice-President and Trust Officer and Administrative Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of the said Indiana Corporation, as Trustee, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 24th day of July, 2000

My Commission Expires: 03/18/08

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Notary Public Signature - Joyce M. Barr

Resident of Lake County