

MORTGAGOR'S NAME AND ADDRESS DANIEL PATRICK LOWRY KATHLEEN ANN LOWRY 514 FISHER PLACE MUNSTER IN 46321- ("MORTGAGOR" WHETHER ONE OR MORE)	PEOPLES BANK SB CONSUMER LOAN DEPT. 9204 COLUMBIA AVENUE MUNSTER, IN 46321 ("MORTGAGEE")	RETURN TO: 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 15TH day of AUGUST 1996, recorded the 23RD day of AUGUST 1996, in the Office of the Recorder of LAKE County, INDIANA, as Document No. 96056726, (herein the "Mortgage"), is hereby amended as follows:

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 \$ 50,000.00 and dated the 15TH day of AUGUST 1996, (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 - 1.1 **Replacement.** The Original Contract has been replaced by a (Prime Line) home equity line account dated 08/01/2000 with a principal credit limit of \$ 50,000.00 ("Replacement Contract") which Replacement Contract matures on the 1ST day of AUGUST 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 1ST day of AUGUST 2000.

Daniel Patrick Lowry
 DANIEL PATRICK LOWRY

Kathleen Ann Lowry
 KATHLEEN ANN LOWRY "Mortgagor"

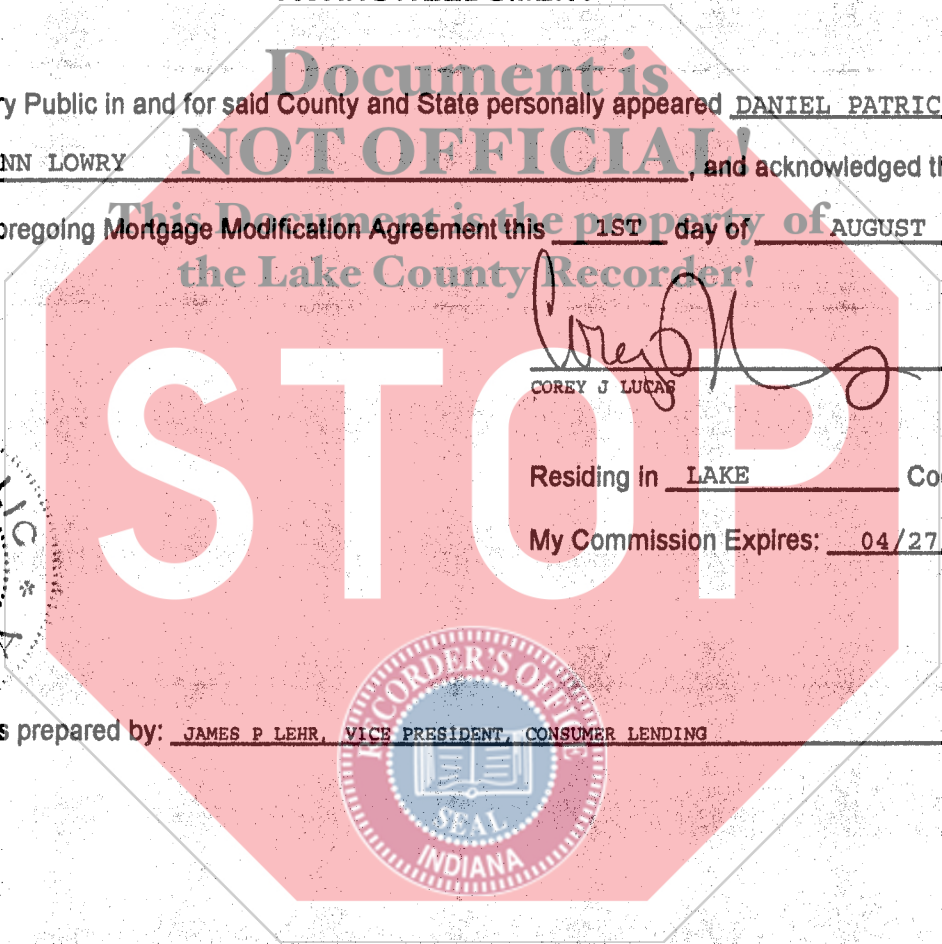
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STATE OF INDIANA)
)SS:
LAKE COUNTY)

ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State personally appeared DANIEL PATRICK LOWRY
AND KATHLEEN ANN LOWRY, and acknowledged the execution
of the above and foregoing Mortgage Modification Agreement this 1ST day of AUGUST, 2000.



Corey J Lucas
COREY J LUCAS Notary Public

Residing in LAKE County, Indiana

My Commission Expires: 04/27/2007

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