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STATE OF INDIANA
LAKE COUNTY
FILED

2000 087077

2000 NOV 30 AM 8:46

MORNING STAR
RECORDER

RECORDATION REQUESTED BY:

GB Home Equity
GBHE Northridge
4000 W Brown Deer Road
Milwaukee, WI 53209-1221

WHEN RECORDED MAIL TO:

GB Home Equity
Attn: Post Closing, Collateral Clerk
P.O. Box 240140
Milwaukee, WI 53224-9007

Document is
NOT OFFICIAL!

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 19, 2000, is made and executed between VALERIE RAPP and CLIFFORD RAPP, whose address is 41 RIDGEWOOD LANE, DYER, IN 46311 (referred to below as "Grantor") and GB Home Equity, whose address is GBHE Northridge, 4000 W Brown Deer Road, Milwaukee, WI 53209-1221 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 29, 1998 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

MORTGAGE RECORDED JULY 9, 1998 AS DOCUMENT NO. 98052201.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in LAKE County, State of Indiana:

See the exhibit or other description document which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 41 RIDGEWOOD LANE, DYER, IN 46311. The Real Property tax identification number is 14-223-112.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

EXTEND MATURITY DATE TO OCTOBER 23, 2015 AND PAYMENT INCREASE TO \$585.11.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF

14.80 CK
#1494666
ML

**MODIFICATION OF MORTGAGE
(Continued)**

MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 19, 2000.

GRANTOR:

X Valerie Rapp
VALERIE RAPP, Individually

X Clifford Rapp
CLIFFORD RAPP, Individually

LENDER:

X _____
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

NOT OFFICIAL!

ILLINOIS
STATE OF INDIANA KM

COOK
COUNTY OF LAKE KM

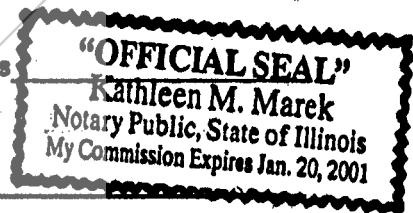
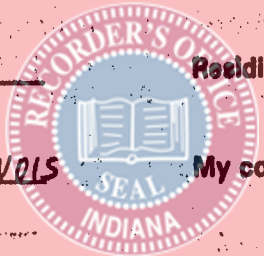
This Document is the property of
this Lake County Recorder!

On this day before me, the undersigned Notary Public, personally appeared VALERIE RAPP and CLIFFORD RAPP, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 10 day of NOVEMBER, 2000

By Kathleen M. Marek Residing at TINLEY PARK, IL

Notary Public in and for the State of ILLINOIS My commission expires



**MODIFICATION OF MORTGAGE
(Continued)**

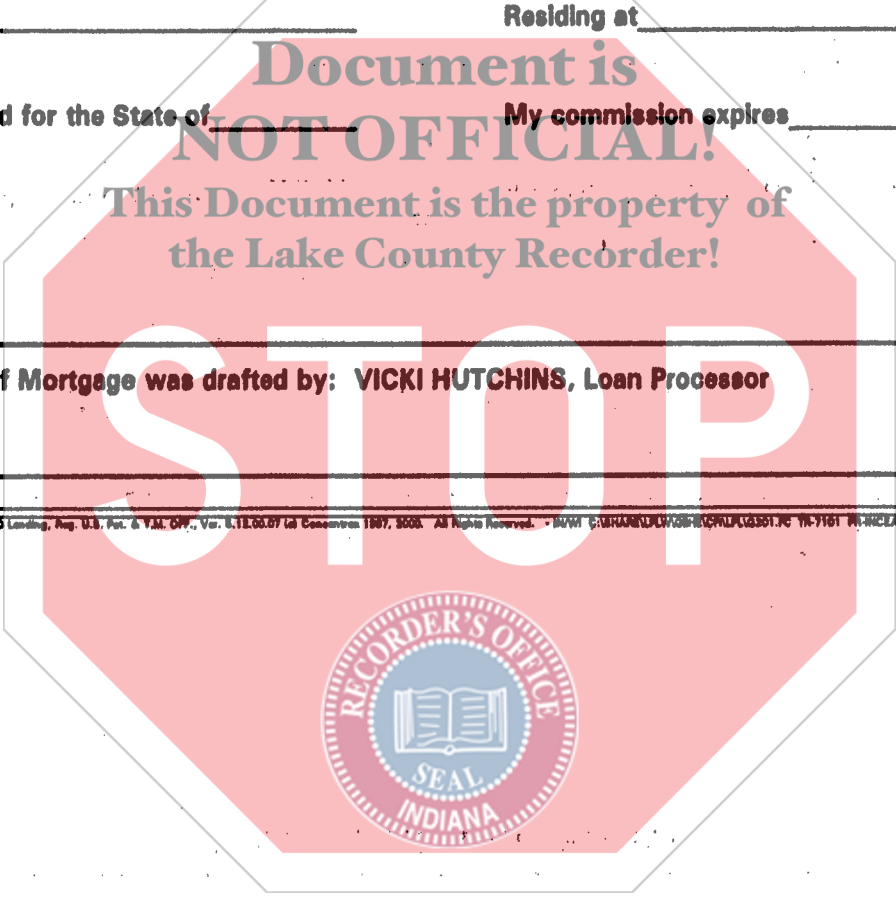
LENDER ACKNOWLEDGMENT

STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this _____ day of _____, 20____, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By _____ Residing at _____

Notary Public in and for the State of _____ My commission expires _____



This Modification of Mortgage was drafted by: VICKI HUTCHINS, Loan Processor