

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 JUN -7 AM 10:06

MORRIS W. CARTER
RECORDER

2002 001843

This instrument was prepared by and
when recorded mail to:
Corus Bank
4800 N. Western Ave.
Chicago, IL 60625
Attn: Amy Dodd

For Recorder's Use Only

600-7717.00,
62-19012

HOME EQUITY LINE OF CREDIT
LOAN MODIFICATION AGREEMENT

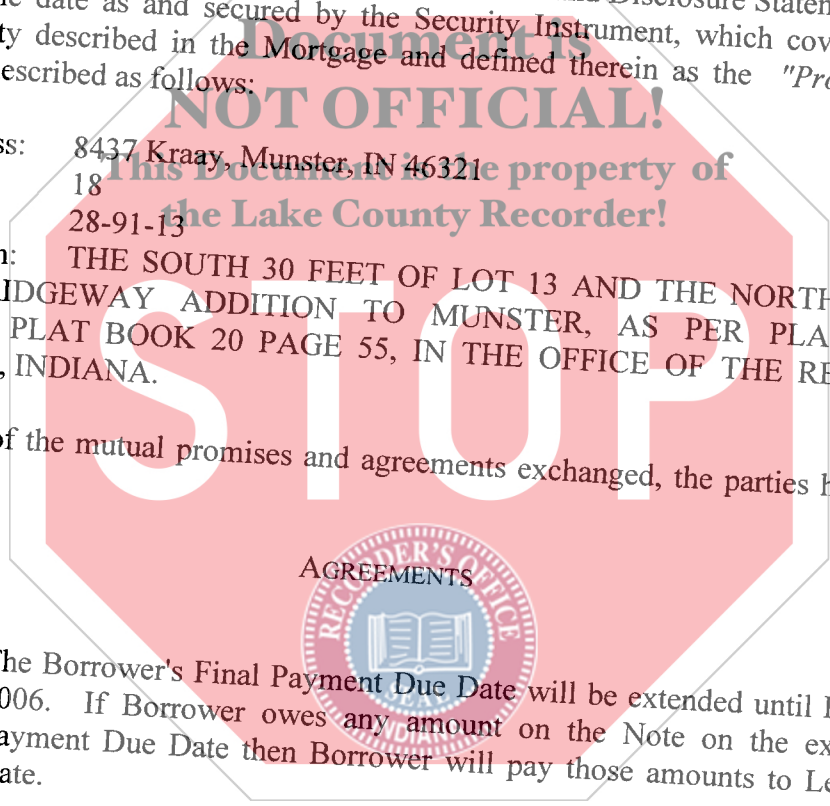
This Loan Modification Agreement ("*Agreement*") is made this 19th day of December, 2001, by and between Valorie J. Spurlock ("*Borrower*") and Corus Bank, N.A. ("*Lender*") and amends and supplements (1) the Home Equity Line of Credit Mortgage to secure debt (the "*Mortgage*") dated December 21, 1994 and recorded in Lake County, as Document Number 94087098 and (2) the corresponding Home Equity Line of Credit Agreement and Disclosure Statement (the "*Note*") bearing the same date as and secured by the Security Instrument, which covers the real and personal property described in the Mortgage and defined therein as the "*Property*," the real property being described as follows:

Common Address: 8437 Kraay, Munster, IN 46321
Taxing Unit: 18
Key Number: 28-91-13
Legal Description: THE SOUTH 30 FEET OF LOT 13 AND THE NORTH 35 FEET OF LOT 14 IN RIDGEWAY ADDITION TO MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 20 PAGE 55, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows:

- A. The Borrower's Final Payment Due Date will be extended until December 21, 2006. If Borrower owes any amount on the Note on the extended Final Payment Due Date then Borrower will pay those amounts to Lender on that Date.
- B. The Borrower's Minimum Payments will change and the Periodic Statements will include such changes. The Minimum Payment will equal the accrued

Chicago Finance Company



CT
B.001


interest or finance charges plus \$68.91, plus any amount past due and all other charges.

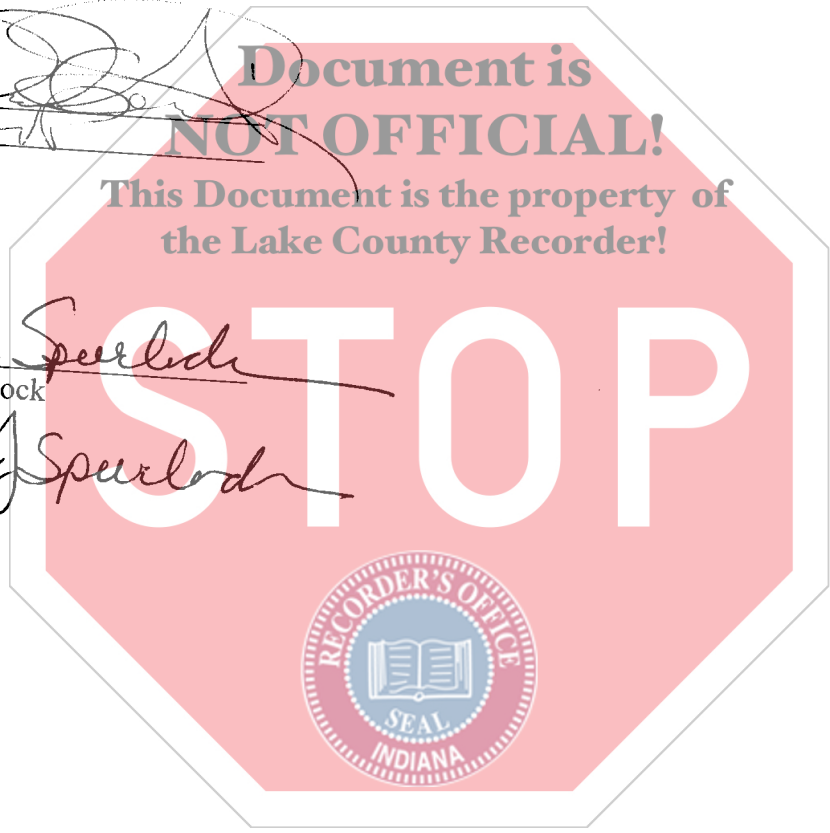
The Borrower will comply with all covenants, agreements, and requirements of the Note and the Mortgage, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Mortgage. Nothing in this Agreement shall be understood or construed to be a discharge, satisfaction, novation, or release in whole or in part of the Note and Mortgage.

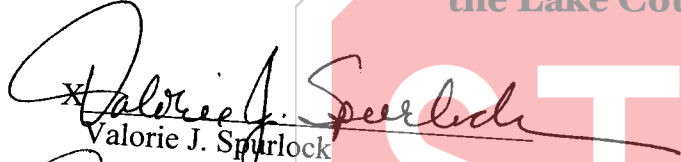

Except as otherwise specifically provided in this Agreement, the Note and Mortgage will remain unchanged and Borrower and Lender will be bound by, and comply with, all of the terms, conditions, powers and covenants and provisions thereof, and each shall be binding and will remain in full force and effect and are otherwise unchanged except as specifically amended by this Agreement.

Executed as of the day, month and year first written above.

Corus Bank, N.A.
Lender

By: 
Its: _____



X 
Valorie J. Spurlock


NOTARY

STATE OF INDIANA

COUNTY OF Lake

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Valorie J. Spurlock personally known to me to be the same person whose name is subscribed to the foregoing instrument as such, respectively, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her own free and voluntary acts, and as the free and voluntary act, for the uses and purposes, therein set forth.

Given under my hand and notarial seal this 27 day of December, 2001

