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CLERK OF SUPERIOR COURT
RECORDER

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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is June 28, 2002. The parties and their addresses are:

MORTGAGOR:

CHARLOTTE L. BIZIK

Vested in the Following Manner:
9845 Sequoia Ct.
Munster, Indiana 46321

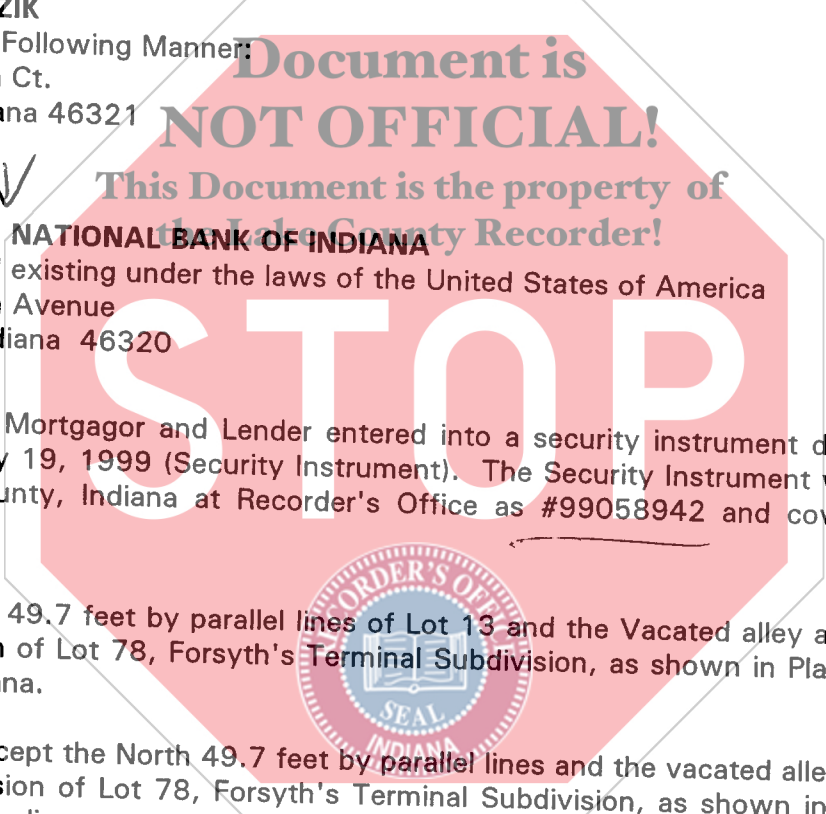
JAMES S. BIZIK

Vested in the Following Manner:
9845 Sequoia Ct.
Munster, Indiana 46321

LENDER:

MERCANTILE NATIONAL BANK OF INDIANA

Organized and existing under the laws of the United States of America
5243 Hohman Avenue
Hammond, Indiana 46320
35-0508040



1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated June 2, 1999 and recorded on July 19, 1999 (Security Instrument). The Security Instrument was recorded in the records of Lake County, Indiana at Recorder's Office as #99058942 and covered the following described Property:

Parcel 2: The North 49.7 feet by parallel lines of Lot 13 and the Vacated alley adjoining said Lot to the East, Subdivision of Lot 78, Forsyth's Terminal Subdivision, as shown in Plat Book 5, page 16, in Lake County, Indiana.

Parcel 3: Lot 13, except the North 49.7 feet by parallel lines and the vacated alley adjoining said Lot to the East, Subdivision of Lot 78, Forsyth's Terminal Subdivision, as shown in Plat Book 5, page 16, in Lake County, Indiana.

The property is located in Lake County at 2435 Indianapolis Blvd., Whiting, Indiana 46394-2164.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original Secured Debts which have now been modified.

3. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Modification at any one time will not exceed \$0.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Modification. Also, this limitation does not apply to

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advances made under the terms of this Modification to protect Lender's security and to perform any of the covenants contained in this Modification.

4. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor continues to be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell, mortgage and warrant the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

5. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

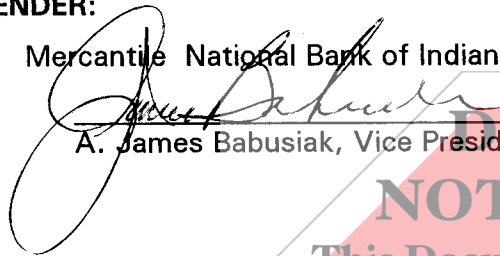
SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:


Charlotte L. Bizik

James S. Bizik

LENDER:

Mercantile National Bank of Indiana


A. James Babusiak, Vice President



ACKNOWLEDGMENT.
(Individual)

____ OF _____ OF _____ ss.
Before me, _____, a Notary Public this _____ day of _____, _____, Charlotte L. Bizik, and James S. Bizik, acknowledged the execution of the annexed instrument.

My commission expires:
SHAWN SASHINGTON
Notary Public, State of Indiana
County of Lake
My Commission Expires Jan. 31, 2007

(Notary Public) Shawn Sashington
(Notary's County) Lake

(Lender Acknowledgment)

____ OF _____ OF _____ ss.
Before me, _____, A. James Babusiak -- Vice President of Mercantile National Bank of Indiana, a corporation, acknowledged the execution of the annexed instrument of the corporation.

My commission expires: _____ (Notary Public)
This Document is the property of the Lake County Recorder!

(Notary's County) _____

This instrument was prepared by A. James Babusiak, Mercantile National Bank of Indiana, 5243 Hohman Avenue, Hammond, Indiana 46320

