

This instrument was prepared by and when recorded mail to:

Corus Bank, N.A.
2401 N. Halsted
Chicago, IL 60614
Attn: Mary Vesic

2002 115082

2002 DEC 12 AM 9:46

LAKE COUNTY RECORDER

020029295 Ady

HOME EQUITY LINE OF CREDIT
LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("*Agreement*") is made this 18th day of October, 2002, by and between Theodore Sakovich and Dorotha Sakovich, as joint tenants with full rights of survivorship and not as tenants in common ("*Borrowers*") 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 28, 1995 and recorded in Lake County, Indiana, as Document Number 96000796 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: 5075 Cleveland Place, Gary, Indiana 46401
Parcel Number: Tax Unit No. 1 Key No. 39-505-37
Legal Description: LOT 37, IN WOODS PARK UNIT NO. 2, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 32 PAGE 87, 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:

AGREEMENTS

- A. The Borrowers' Final Payment Due Date will be extended until December 27, 2007. If Borrowers owe any amount on the Note on the extended Final Payment Due Date, then Borrowers will pay those amounts to Lender on that Date.
- B. The Borrowers' Minimum Payments will change and the Periodic Statements will include such changes. The Minimum Payment will equal the accrued interest or finance charges plus a principal amount of \$19.86, plus any amount past due and all other charges.

Handwritten signature and initials.

Small handwritten mark.

NOTARY

STATE OF INDIANA
COUNTY OF Cook

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

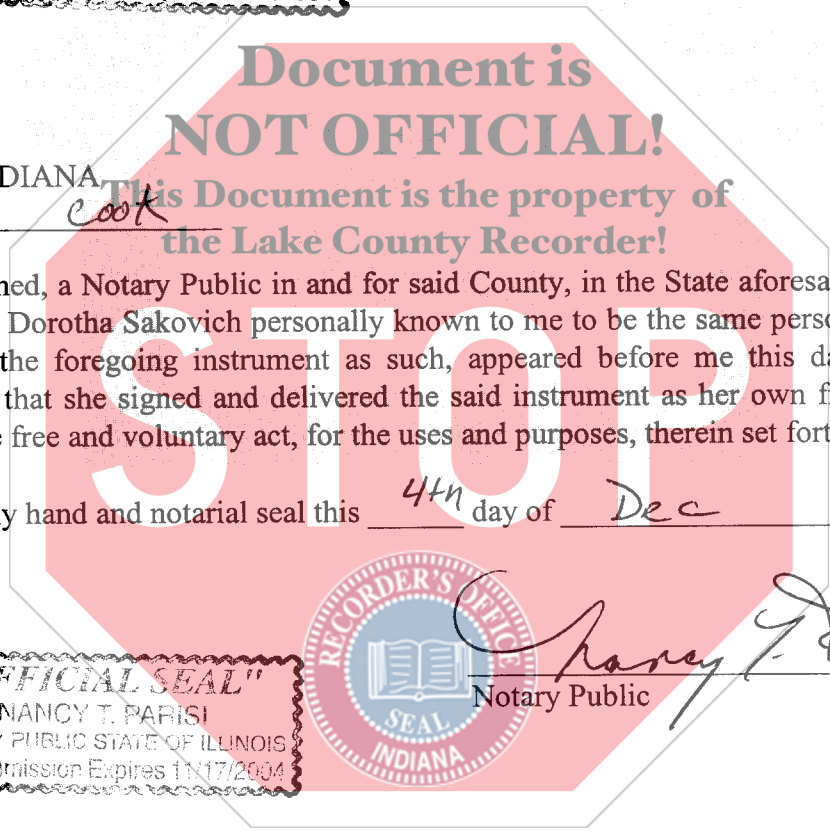
Given under my hand and notarial seal this 4th day of Dec., 2002



Nancy T. Parisi
Notary Public

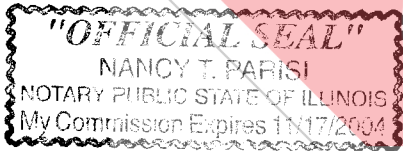
NOTARY

STATE OF INDIANA
COUNTY OF Cook



I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Dorotha Sakovich personally known to me to be the same person whose name is subscribed to the foregoing instrument as such, 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 4th day of Dec, 2002



Nancy T. Parisi
Notary Public

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