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VISIT No. 0317101824

MODIFICATION AGREEMENT TO PRIME EQUITY LINE AND MORTGAGE

Lubie Williams 821004169172
Williams

Lubie J. Williams, Jr and Harolyn J. Williams who reside at 224 W 46th Ave, Gary, IN 46408, the collateral address is 224 W 46th Ave, Gary, IN 46408, the Borrower(s) who signed below (referred to in this Modification Agreement as "I," "me," or "my," whether one or more persons) enter into this Modification Agreement with Wachovia Bank of Delaware, National Association, this **August 12, 2003**.

I previously executed and delivered to Wachovia Bank of Delaware, National Association a Prime Equity Line of Credit Agreement dated September 23, 1994, ("Note"), which provides for Wachovia Bank of Delaware, National Association to extend credit to me from time to time in an aggregate amount not to exceed the principal sum of \$57,600.00 U. S. Dollars. The Note is secured by a mortgage of even date recorded in the public land records of Lake County, Indiana, in Instrument # 94069974.

I have requested Wachovia Bank of Delaware, National Association to increase the maximum credit available under the Note, and Wachovia Bank of Delaware, National Association has agreed to do so in consideration of and subject to the terms and conditions stated in this Modification Agreement.

Wachovia Bank of Delaware, National Association and I hereby agree that:

1. The maximum credit available to me pursuant to the Note is hereby increased to the principal sum of Eighty Thousand U. S. Dollars (\$80,000.00) ("New Maximum Credit Available"), and the Mortgage is hereby amended to secure said New Maximum Credit Available.
2. All provisions of the Note and Mortgage, including the manner and time of repayment, shall remain in full force and effect, except as specifically modified by this Modification Agreement.
3. I agree to pay any and all applicable intangible property taxes due on account of the increase in the maximum credit available under the Note provided by this Modification Agreement.
4. Wachovia Bank of Delaware, National Association and I agree that this Modification Agreement shall be governed by Delaware law and any applicable federal laws.

IN WITNESS WHEREOF, the parties hereto have executed this Modification Agreement signed, sealed, and delivered in the presence of:

Aracela M. [Signature]
Witness

Timothy Brown
Witness



Lubie J. Williams Jr. (SEAL)
Borrower Lubie J. Williams Jr

Harolyn J. Williams (SEAL)
Borrower Harolyn J. Williams

Return to:

WACHOVIA BANK, NA
RETAIL CREDIT SERVICES
POST OFFICE BOX 50010
ROANOKE, VA 24040

WACHOVIA BANK OF DELAWARE, NATIONAL ASSOCIATION

By: *John Petrosky* JOHN PETROSKY ASST. VICE PRESIDENT
Name:

Witness: *Sandra Childress*
Name:

Sandra Childress
Asst Secretary

17-1 CASH
CC
CA#075981

STATE OF Indiana)
COUNTY OF Lake)SS

Before me, a Notary Public in and for said County, and State, this 12th day of August, personally appeared Lubbe Williams and Carolyn J. Williams, and acknowledged the execution of the foregoing mortgage.

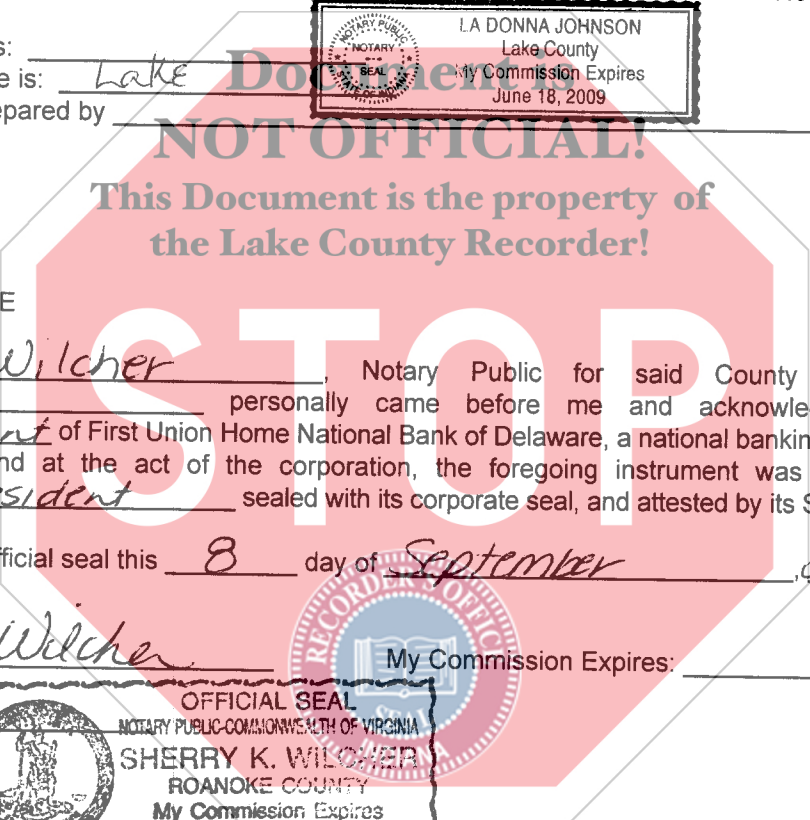
WITNESS my hand and Notarial Seal

Signature: Ladonna Johnson

Printed Name: Ladonna Johnson

Notary Public

My Commission Expires: _____
My County of Residence is: Lake
This instrument was prepared by _____



STATE OF VIRGINIA

COUNTY OF ROANOKE

I, Sherry K Wilcher, Notary Public for said County and State, certify that John Petrosky personally came before me and acknowledged that he/she is the Asst Vice President of First Union Home National Bank of Delaware, a national banking association, and that by the authority duly given and at the act of the corporation, the foregoing instrument was signed in its name by its Asst Vice President sealed with its corporate seal, and attested by its Secretary/Assistant Secretary.

Witness my hand and official seal this 8 day of September, 2003.

Sherry K Wilcher
Notary Public

My Commission Expires: _____

(TYPE)



LEGAL DESCRIPTION

ALL THAT CERTAIN PROPERTY SITUATED IN CITY OF GARY IN THE COUNTY OF LAKE AND STATE OF INDIANA AND BEING DESCRIBED IN A DEED DATED 04/26/1991 AND RECORDED 05/01/1991 IN INSTRUMENT #91021258 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE AND REFERENCED AS FOLLOWS: LOT 40, MORNINGSIDE ADDITION TO GARY, PLAT BOOK 12, PAGE 36. PARCEL ID NUMBER: 465040

