

Modification Agreement

620095283

This agreement, made this 27 day of MAY

2004, by and between ERIC J. HANIFORD
SABINE J. HANIFORD hereinafter called
hereinafter called "LENDER".

"BORROWER" and WELLS FARGO BANK, N.A.

Recitals:

A. LENDER is the owner and holder of the certain mortgage/deed of trust/security deed (SECURITY INSTRUMENT) dated AUGUST 13 2004, recorded in Book _____ Page _____ Public Record of _____

securing a debt evidenced by a promissory note (NOTE) dated _____, in the original amount of _____, which SECURITY INSTRUMENT encumbers property more particularly described in said SECURITY INSTRUMENT.

B. BORROWER, the owner in fee simple of all the property subject to SECURITY INSTRUMENT, has requested LENDER to modify NOTE and SECURITY INSTRUMENT, and the parties have mutually agreed to modify the terms thereof in the manner hereinafter appearing. NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth and in consideration of the sum of TEN DOLLARS (\$10.00), each to the other in hand paid, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledge, the parties hereto mutually covenant and agree as follows:

1. The unpaid principal balance of NOTE is \$254,801.37 and the interest has been paid to 06/01/2004
2. The terms and provisions of the NOTE are amended and modified in accordance with the terms and provisions and Exhibit "A," attached hereto and incorporated herein by reference, entitled NOTE
3. The terms and provision of the SECURITY INSTRUMENT are amended and modified in accordance with the terms and provisions of Exhibit "B," attached hereto and incorporated herein by reference, entitled MORTGAGE
4. Nothing herein invalidates or shall impair or release any covenants, condition, agreement or stipulation in NOTE and SECURITY INSTRUMENT and the same, except as herein modified, shall continue in full force and effect, and the undersigned further covenant and agree to perform and comply with and abide by each of the covenants, agreements, conditions and stipulations of NOTE and SECURITY INSTRUMENT which are not inconsistent herewith.
5. All LENDER'S right against all parties, including but not limited to all parties secondarily liable, are hereby reserved.
6. This Agreement shall be binding upon and shall insure to the benefit of the heirs, executors, administrators and assigns, or successors and assigns of the respective parties hereto.

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties hereto the day and year first above written.

Signed, sealed and delivered in the presence of:

[Signature]

SIBINE J. HANIFORD

"BORROWER"
[Signature]

ERIC J. HANIFORD

Signed, sealed and delivered in the presence of:

"LENDER"
[Signature]

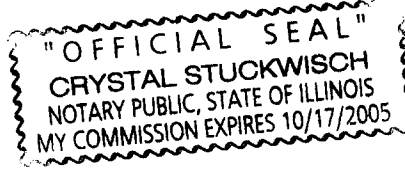
DEBORAH D. ROTH LISBERGER, V.P.L.D.
V.P.L.D.

STATE OF IN
COUNTY OF LAKE
The foregoing instrument was acknowledged before me, this _____ day of _____ 2004
Notary Public *[Signature]*



_____, by
Star Lugar
Notary Public, State of Indiana
Lake County
My Commission Exp. 6/25/07
_____, as
on behalf of said corporation.
My Commission Expires: _____

STATE OF IL
COUNTY OF _____
Foregoing instrument was acknowledged before me this _____ day of _____ 2004
Notary Public *[Signature]*



NMFL# 4164 04/03

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