

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2004 055186

2004 JUN 30 AM 9:17

MORRIS W. HETTER
RECORDER

RECORDATION REQUESTED BY:
CITIZENS FINANCIAL SERVICES, FSB
1100 E. JOLIET ST.
DYER, IN 46311

WHEN RECORDED MAIL TO:
CITIZENS FINANCIAL SERVICES, FSB
1100 E. JOLIET ST.
DYER, IN 46311

SEND TAX NOTICES TO:

Document is NOT OFFICIAL!
MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 24, 2004, is made and executed between International Christian Lifestyle Unlimited Incorporated (referred to below as "Grantor") and CITIZENS FINANCIAL SERVICES, FSB, whose address is 1100 E. JOLIET ST., DYER, IN 46311 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 16, 2003 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Recorded on January 22, 2003 in the Lake County Recorder's Office as Document Number 2003006979 and Assignment of Rents dated January 16, 2003 recorded on January 22, 2003 in the Lake County Recorder's Office as Document Number 2003006980.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Lake County, State of Indiana:

LOTS 22 THROUGH 28, BOTH INCLUSIVE, IN BLOCK 4 IN LOGAN PARK ADDITION TO TOLLESTON, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 2 PAGE 29, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

The Real Property or its address is commonly known as 1581-95 Fillmore Street and 1584-88 Polk Street, Gary, IN 46407. The Real Property tax identification number is Key No. 45-363-21, 23, 24 and 28

TICOR TITLE INSURANCE
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**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 5102988

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

The principal balance of the Promissory Note secured by the aforesaid mortgage has been increased the date of this Modification of Mortgage from \$49,000.00 to \$91,000.00. At no time shall the principal amount of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$182,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

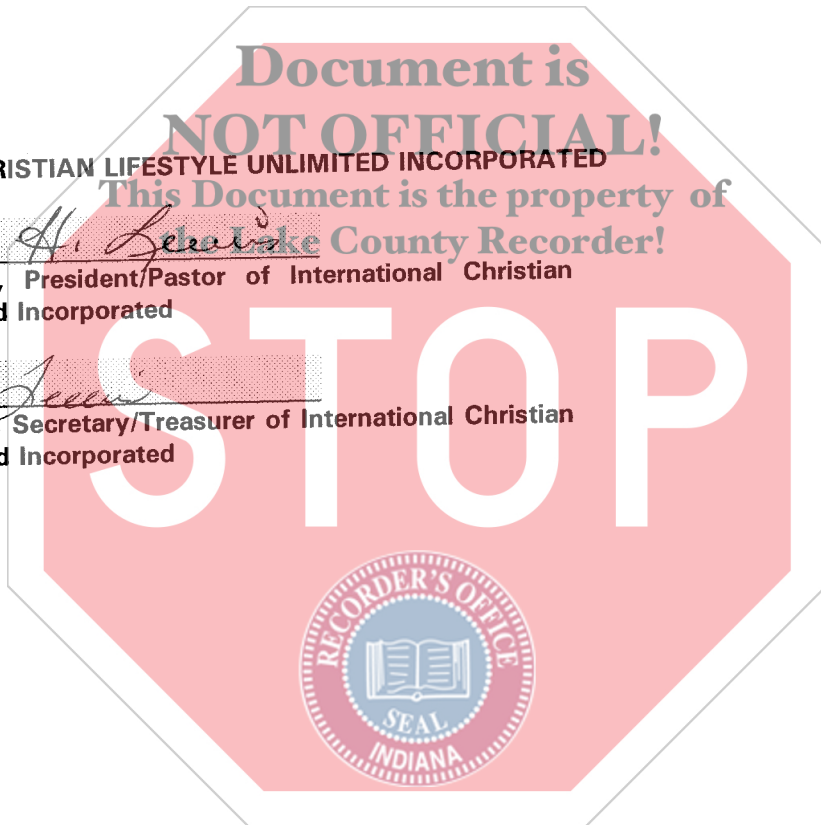
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 24, 2004.

GRANTOR:

INTERNATIONAL CHRISTIAN LIFESTYLE UNLIMITED INCORPORATED

By: Calvin H. Lewis
Calvin H. Lewis, President/Pastor of International Christian Lifestyle Unlimited Incorporated

By: Beverly C. Lewis
Beverly C. Lewis, Secretary/Treasurer of International Christian Lifestyle Unlimited Incorporated



2004 JUN 24 10:54 AM

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 5102988

LENDER:

CITIZENS FINANCIAL SERVICES, FSB

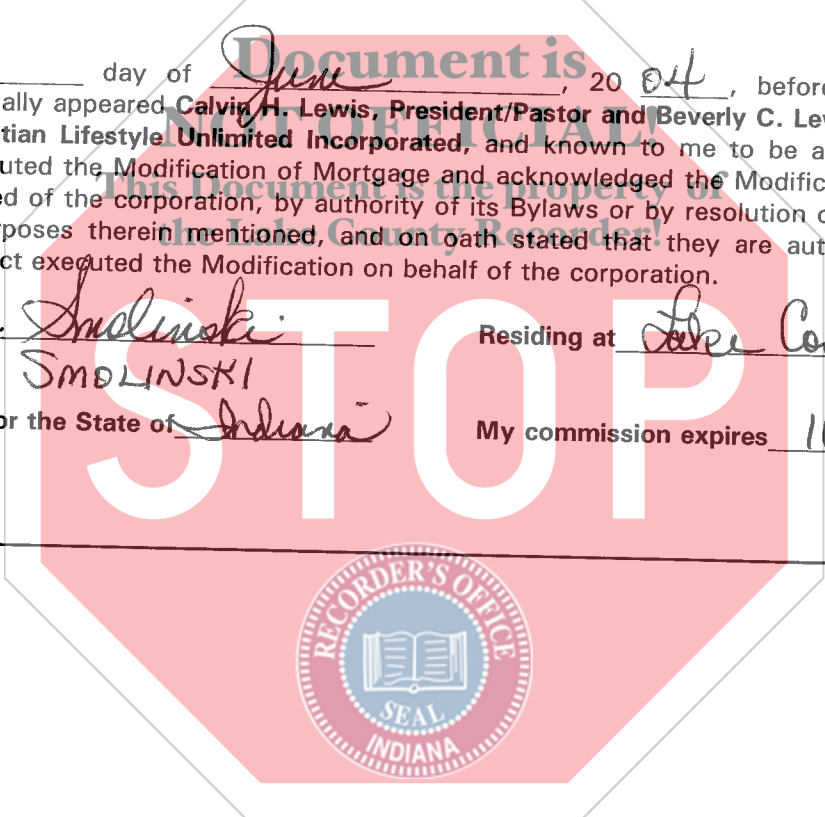
x Wendy Maer
Authorized Signer

CORPORATE ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this 24th day of June, 2004, before me, the undersigned Notary Public, personally appeared Calvin H. Lewis, President/Pastor and Beverly C. Lewis, Secretary/Treasurer of International Christian Lifestyle Unlimited Incorporated, and known to me to be authorized agents of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By Patricia A. Smolinski Residing at Lake County
PATRICIA A. SMOLINSKI
Notary Public in and for the State of Indiana My commission expires 11-26-08



MODIFICATION OF MORTGAGE
(Continued)

Loan No: 5102988

LENDER ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this 24th day of June, 2004, before me, the undersigned Notary Public, personally appeared WENDY MAAR and known to me to be the BUSINESS BANKER, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Patricia A. Smolinski Residing at Lake County
PATRICIA A. SMOLINSKI
Notary Public in and for the State of Indiana My commission expires 11-26-09

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This Modification of Mortgage was prepared by: CITIZENS FINANCIAL SERVICES, FSB
Brian Goins

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