

2006 071235

2006 AUG 16 AM 9:04

MICHAEL J. BROWN
RECORDER

Return to: Centier Bank, 600 E. 84th Ave.,
Merrillville, Indiana 46410

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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is August 10, 2006. The parties and their addresses are:

MORTGAGOR:

CYNTHIA L. TELAN
342 NORTH INDIANA STREET
GRIFFITH, Indiana 46319-2750

LENDER:

CENTIER BANK
Organized and existing under the laws of Indiana
600 EAST 84TH AVENUE
MERRILLVILLE, Indiana 46410

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated JUNE 20, 2006 and recorded on JUNE 29, 2006 (Security Instrument). The Security Instrument was recorded in the records of LAKE County, Indiana at 2293 N. MAIN STREET, CROWN POINT, IN; AS A DOCUMENT NUMBER 2006-056208 and covered the following described Property:

LOT 44 AND THE EAST 11 1/2 FEET OF LOT 43 IN BLOCK 13 IN J. WM. ESCHENBURG'S STATE LINE ADDITION TO HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 2 PAGE 2, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The property is located in LAKE County at 155 GOSTLIN, HAMMOND, Indiana 46327.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Maximum Obligation Limit. The maximum obligation provision of the Security Instrument is modified to read:

(1) Maximum Obligation Limit. The total principal amount secured by this Security Instrument at any one time will not exceed \$65,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

B. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

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TITLE INSURANCE (1) Secured Debits the term "Secured Debits" includes and this Security Instrument will secure each of the following:

(a) Specific Debits. The following debts and all extensions, renewals, refinancings, modifications and replacements. A renewal note or other agreement, No. 46060, dated August 10, 2006, from Mortgage to Lender, with a loan amount of \$65,000.00. One or more of the debts secured by this Security Instrument contains a future advance provision.

(b) All Debts. All present and future debts from Mortgage to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgage's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

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

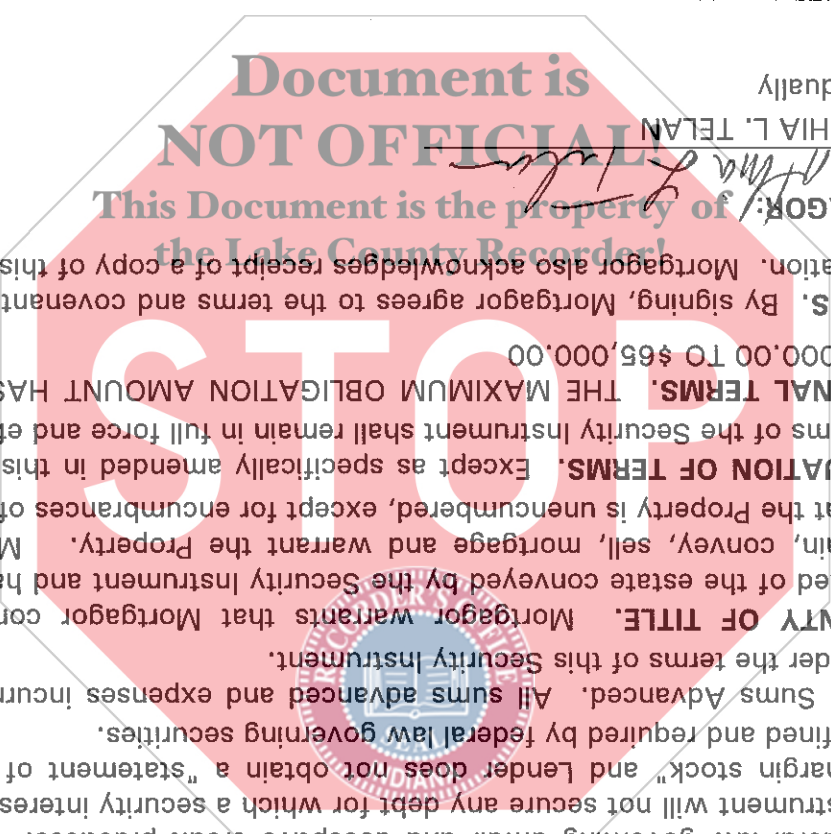
4. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

5. ADDITIONAL TERMS. THE MAXIMUM OBLIGATION AMOUNT HAS INCREASED FROM \$50,000.00 TO \$65,000.00

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

MORTGAGOR: *Cynthia L. Telan*
CYNTHIA L. TELAN
Individually

LENDER:
CENTER BANK
By *Dennis Radowski*
Dennis Radowski, Vice President



ACKNOWLEDGMENT.

(Individual)

State OF Indiana, County OF Lake ss.
Before me, Laura J. Holesapple, a Notary Public this
10th day of August, 2006, CYNTHIA L. TELAN,
acknowledged the execution of the annexed instrument.

My commission expires:

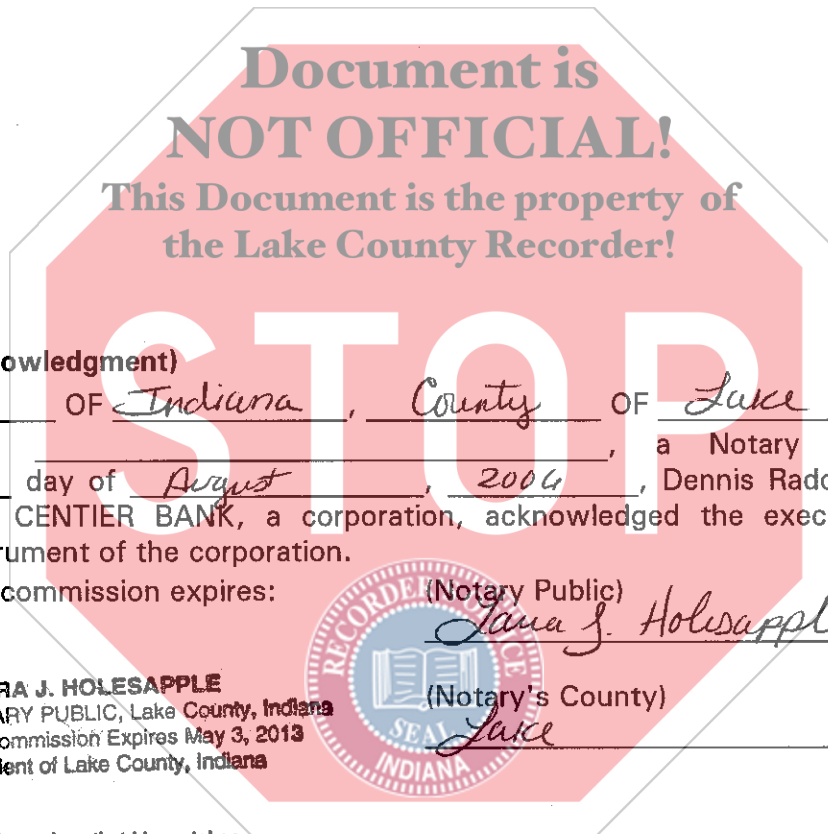
(Notary Public)

Laura J. Holesapple

LAURA J. HOLESAPPLE
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires May 3, 2013
Resident of Lake County, Indiana

(Notary's County)

Lake



(Lender Acknowledgment)

State OF Indiana, County OF Lake ss.
Before me, _____, a Notary Public this
10th day of August, 2006, Dennis Radowski -- Vice
President of CENTIER BANK, a corporation, acknowledged the execution of the
annexed instrument of the corporation.

My commission expires:

(Notary Public)

Laura J. Holesapple

LAURA J. HOLESAPPLE
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires May 3, 2013
Resident of Lake County, Indiana

(Notary's County)

Lake

"I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law." Sandra Peyovich



I affirm under penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Name: *Dennis C. Radowski*

This instrument was prepared by Dennis C. Radowski, Vice President, 600 East 84th Avenue, Merrillville, Indiana 46410