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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2006 083895

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MICHAEL A. BROWN  
RECORDER

Stewart Title Services  
of Northwest Indiana  
The Pointe  
5521 W. Lincoln Hwy.  
Crown Point, IN 46337

**INVESTOR LINE OF CREDIT  
MODIFICATION AND EXTENSION AGREEMENT**

160068669

WHEREAS, *Citizens Financial Bank, Formerly Known as Citizens Financial Services, FSB (Lender)* granted an Investor Home Equity Line of Credit to *Marlin J. Romero (Borrower)* with a credit limit of *Fifty Thousand Dollars (\$50,000.00)* as evidenced by an Adjustable Interest Rate Note and Investor Line of Credit Agreement (Note and Agreement) executed on *September 3, 2004*;

WHEREAS, to secure the repayment of the Note and Agreement, Borrower executed and delivered to Lender a *Citizens Financial Services, FSB Mortgage (Mortgage)* dated *September 3, 2004* and recorded *September 22, 2004* in the Office of the Recorder of Lake County, Indiana as Document No. *2004 081656* which Mortgage encumbers the following described real estate:

Lot 38, in Block 11 in Michigan Avenue Addition to Indiana Harbor, in the City of East Chicago, as per plat thereof, recorded in Plat Book 8, page 11, in the Office of Lake County, Indiana

Property Address: 4010 Alexander Street, East Chicago, IN 46312

WHEREAS, the Note and Agreement and Mortgage (Line of Credit Documents) are hereby incorporated herein as part of the Line of Credit Modification and Extension Agreement (Agreement);

WHEREAS, Borrower has requested a modification of the terms of said Line of Credit for the purpose of extending the maturity date.

WHEREAS, Lender is willing to extend the maturity date provided that Borrower agrees to modify the terms as follows: 1) cease all future advances from said Line of Credit. In further consideration of Lender's consent, Borrower shall pay Lender an Extension Fee of \$100.00.

THEREFORE, it is hereby agreed that the original terms of said loan are modified as follows:

1. As of the date of this Agreement, the outstanding principal balance is Twenty Nine Thousand Three Dollars and Ninety One Cents (\$29,003.91). Future advances to this Line of Credit will no longer be permitted.
2. The maturity date of said Line of Credit will be extended to March 3, 2007. At that time, any outstanding principal balance and unpaid finance charges will be due and payable in full. Lender is under no obligation to extend an offer to refinance the borrower's Line of Credit.
3. In consideration of Lender's consent to the extension of the Borrower's Line of Credit, Borrower agrees to pay Lender an Extension Fee of \$100.00 due at the signing of loan documents.
4. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or part of the Line of Credit Documents. Except as specifically provided in this Agreement, the Line of Credit Documents shall remain unchanged and in full effect and the Borrower and Lender will be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement.

MJR  
\$14  
STS  
CA

