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STATE OF INDIANA  
LAKE COUNTY  
FILED

2006 110326

MAR 29 2004 11:21

MICHAEL J. BROWN  
RECORDER

**LINE OF CREDIT  
MODIFICATION AND EXTENSION INTO REPAYMENT AGREEMENT**

160061862

WHEREAS, *Citizens Financial Bank, F/K/A Citizens Financial Services, FSB (Lender)* granted a Home Equity Line of Credit to *Toni Lawrence (Borrower)* with a credit limit of *Eighty Five Thousand Seven Hundred Dollars (\$85,700.00)* as evidenced by an Adjustable Interest Rate Note and Line of Credit Agreement (Note and Agreement) executed on *March 15, 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 *March 15, 2004* and recorded *March 29, 2004* in the Office of the Recorder of Lake County, Indiana as Document No. *2004 025562*, which Mortgage encumbers the following described real estate:

Lot 29, Parcel One of *Prairie Park Unit No. 5*, a subdivision in the City of *East Chicago*, as per plat thereof, recorded in Plat Book 38, page 8, in the Office of the Recorder of Lake County, Indiana.

Address: *4322 Arbutus Lane, East Chicago, IN 46312*

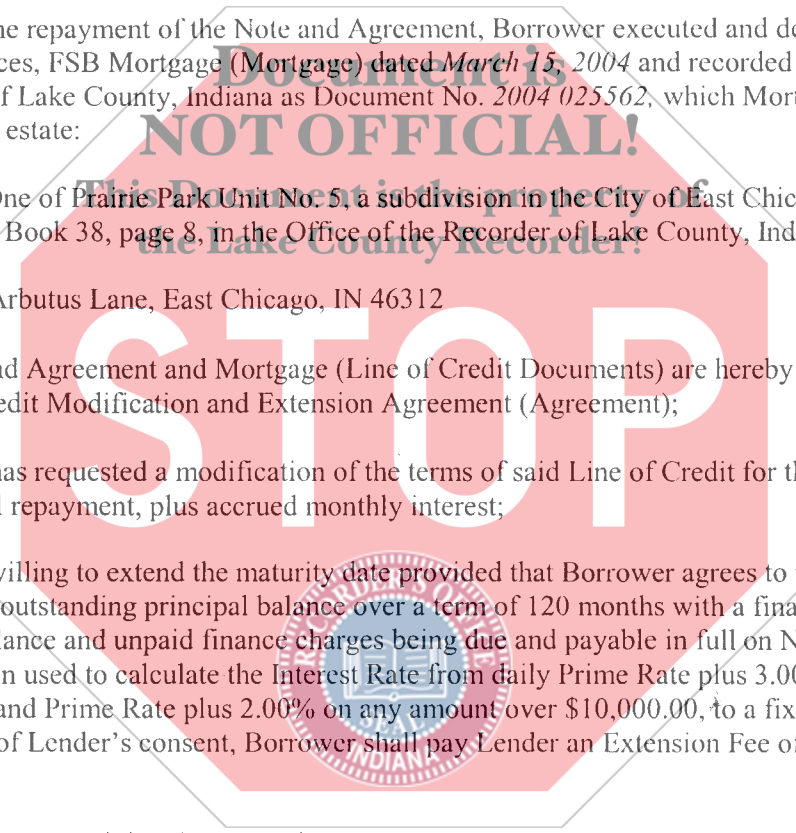
WHEREAS, the Note and Agreement and Mortgage (Line of Credit Documents) are hereby incorporated herein as part of the Line of Credit Modification and Extension Agreement (Agreement);

WHEREAS, Borrower has requested a modification of the terms of said Line of Credit for the purpose of amortizing into principal repayment, plus accrued monthly interest;

WHEREAS, Lender is willing to extend the maturity date provided that Borrower agrees to modify the terms as follows: 1) amortize the outstanding principal balance over a term of 120 months with a final payment of the outstanding principal balance and unpaid finance charges being due and payable in full on November 15, 2016; and, 2) change the margin used to calculate the Interest Rate from daily Prime Rate plus 3.00% on the first \$10,000.00 outstanding and Prime Rate plus 2.00% on any amount over \$10,000.00, to a fixed rate of 11.25%. In further consideration of Lender's consent, Borrower shall pay Lender an Extension Fee of \$100.00 to be paid with document signing.

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 Eight Four Thousand Two Hundred Four Dollars and Forty Three Cents (\$84,204.43). Future advances to this Line of Credit will no longer be permitted.
2. The Interest Rate is fixed at a rate of 11.25%.
3. Monthly payments shall be amortized over a term of 120 months and will consist of a principal payment of One Thousand One Hundred Seventy One Dollars and Eighty Six Cents (\$1,171.86), plus all accrued interest and any late charges beginning December 15, 2006 until maturity which will be extended to November 15, 2016. 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.
4. 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 to be paid with document signing.



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*[Handwritten initials]*

5. 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.

IN WITNESS WHEREOF, The Lender and Borrower have executed this Agreement on this 20th day of NOVEMBER 2006.

**CITIZENS FINANCIAL BANK**

BY: Dawn Wurtzbacher  
Dawn Wurtzbacher, Assistant Vice President

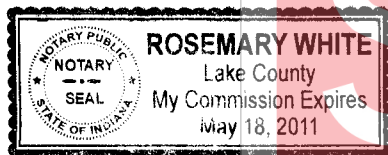
Toni Lawrence  
Toni Lawrence (Borrower)

ATTEST: Paul G. Starkey  
Paul G. Starkey, Assistant Secretary

STATE OF INDIANA )  
 ) SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, personally appeared Dawn Wurtzbacher and Paul G. Starkey, and known to be the Assistant Vice President and Assistant Secretary of Citizens Financial Services, FSB, respectively and each acknowledged execution of the foregoing instrument for and on behalf of said corporation.

Witness my hand and Notary Seal this 20th day of NOVEMBER, 2006.



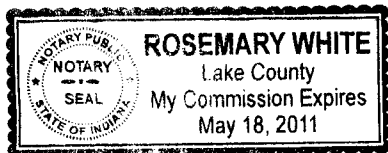
Rosemary White  
Rosemary White, Notary Public

My Commission Expires: May 18, 2011  
County of Residence: Lake

STATE OF INDIANA )  
 ) SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, on this 20th day of NOVEMBER, 2006 personally appeared Toni Lawrence, who have acknowledged execution of the foregoing instrument.

Witness my hand and Notary Seal this 20th day of NOVEMBER, 2006.



Rosemary White  
Rosemary White, Notary Public

My Commission Expires: May 18, 2011  
County of Residence: Lake

This Instrument Prepared By:  
Citizens Financial Services, FSB  
5311 Hohman Avenue  
Hammond, IN 46320