

3

STATE OF INDIANA
LAKE COUNTY
FILED

2007 020773

2007-02-23 AM 9:59

MICHAEL A. BROWN
RECORDER

Return To:
CITY SAVINGS BANK
851 INDIAN BOUNDARY ROAD
CHESTERTON, IN 46304

620065384 LD
State of Indiana

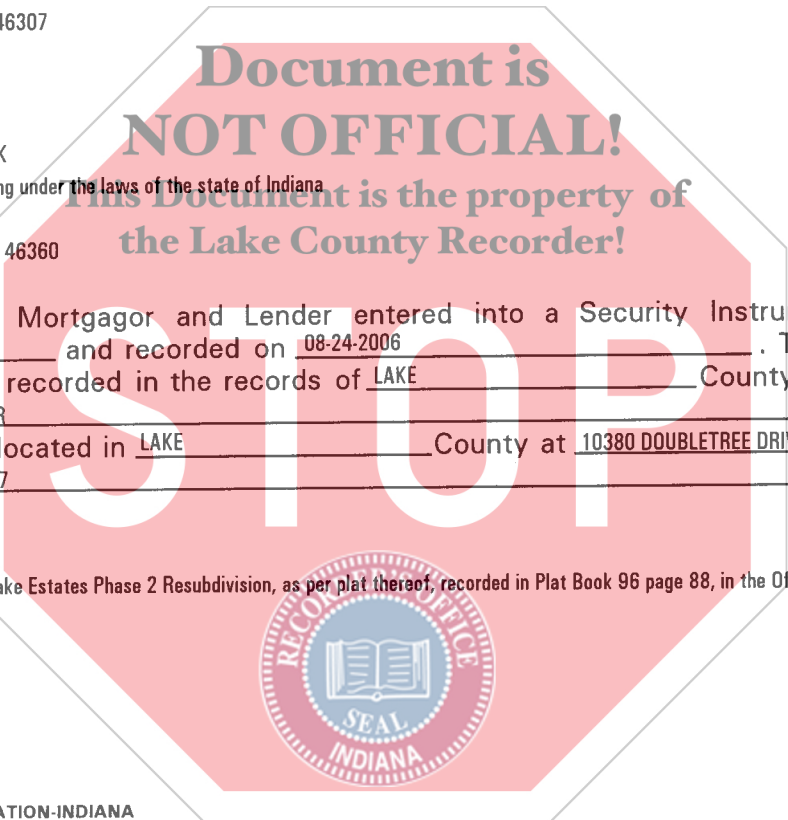
Space Above This Line For Recording Data

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 02-23-2007. The parties and their addresses are:

MORTGAGOR:
CELTIC BUILDERS, L.L.C.
12471 SPENCER PLACE
CROWN POINT, IN 46307

LENDER:
CITY SAVINGS BANK
Organized and existing under the laws of the state of Indiana
2000 FRANKLIN ST
MICHIGAN CITY, IN 46360



BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 08-16-2006 and recorded on 08-24-2006. The Security Instrument was recorded in the records of LAKE County, Indiana at LAKE COUNTY RECORDER. The property is located in LAKE County at 10380 DOUBLETREE DRIVE SOUTH, CROWN POINT, IN 46307.

Described as:
Lot 492-D in Doubletree Lake Estates Phase 2 Resubdivision, as per plat thereof, recorded in Plat Book 96 page 88, in the Office of the Recorder of Lake County, Indiana.

18-
LP
CT

MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. *(Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)*

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$ 327,000.00
 which is a \$ 50,000.00 increase decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

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

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification. **CELTIC BUILDERS, L.L.C.**

MORTGAGOR:

Erica D. Cook FEB 23 2007
 (Signature) ERICA D. COOK, MEMBER (Date) (Signature) (Date)

(Signature) (Date) (Signature) (Date)

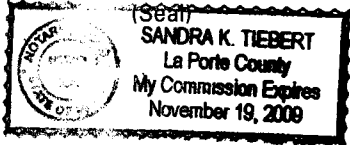
(Signature) (Date) (Signature) (Date)

LENDER: CITY SAVINGS BANK

By _____
 MICHAEL ZAPPIA, VICE PRESIDENT

ACKNOWLEDGMENT:

(Individual) STATE OF Indiana, COUNTY OF Porter ss.
Before me, Sandra K. Tiebert,
a Notary Public, this 23 day of Feb, 2007,
Erica D. Cook, member of Celtic Builders, L.L.C.
acknowledged the execution of the annexed Agreement.
My commission expires: 11-19-2009



Sandra K. Tiebert
(Notary Public)

LaPorte
(Notary's County)

(Lender) STATE OF _____, COUNTY OF _____ ss.
Before me, _____,
a Notary Public, this _____ day of _____,

(Titles)
of CITY SAVINGS BANK
(Name of Business or Entity) acknowledged the execution of the annexed
instrument of the business or entity.
My commission expires: _____

(Seal) _____ (Notary Public)

(Notary's County)

This instrument was prepared by (name, address):
CITY SAVINGS BANK
851 INDIAN BOUNDARY ROAD
CHESTERTON, IN 46304

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.

Name: Sandra K. Tiebert
Sandra K. Tiebert