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WHEN RECORDED MAIL TO:

JPMorgan Chase Bank, N.A.
Retail Loan Servicing KY2-1606
P.O. Box 11606
Lexington, KY 40576-1606



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00410530701398

MASKOVICH, MARK
MODIFICATION AGREEMENT

Document is
NOT OFFICIAL!
MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT dated May 12, 2007, is made and executed between MARK A MASKOVICH and REBECCA L MASKOVICH, whose addresses are 8485 JENNIFER CT, SAINT JOHN, IN 46373 and 8485 JENNIFER CT, SAINT JOHN, IN 46373 (referred to below as "Borrower"), MARK A MASKOVICH, whose address is 8485 JENNIFER CT, SAINT JOHN, IN 46373 and REBECCA L MASKOVICH, whose address is 8485 JENNIFER CT, SAINT JOHN, IN 46373; HUSBAND AND WIFE (referred to below as "Grantor"), and JPMORGAN CHASE BANK, N.A. (referred to below as "Lender").

RECITALS

Lender has extended credit to Borrower pursuant to a Home Equity Line of Credit Agreement and Disclosure Statement dated March 3, 2005, (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a Mortgage/Deed of Trust/Security Deed dated March 3, 2005 and recorded on April 20, 2005 in Recording/Instrument Number 2005 031469, in the office of the County Clerk of LAKE, Indiana (the "Mortgage").

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

TAX ID: 22-12-0144-0001

LOT 1, IN LANTERN VIEW, AN ADDITION TO THE TOWN OF ST JOHN, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 69, PAGE 54, AND AMENDED BY PLAT OF CORRECTION RECORDED NOVEMBER 20, 1991, IN PLAT BOOK 71, PAGE 41, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 8485 JENNIFER CT, SAINT JOHN, IN 46373. The Real Property tax identification number is 22-12-0144-0001.

NOW, THEREFORE, for valuable consideration, receipt of which is hereby acknowledged, Borrower, Grantor/Trustor and Lender hereby agree as follows:

The Equity Line Agreement is hereby amended to change the amount of credit available to Borrower ("Credit Limit") to **\$65,000.00**. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed **\$65,000.00** at any one time.

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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, novation or partial release of the Equity Line Agreement secured by the Mortgage. It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Credit Line Agreement, 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.

IDENTITY OF ORIGINAL LENDER. Unless Lender or a predecessor in interest purchased the Borrower's Equity Line Agreement from an unaffiliated third party, the original Equity Line Agreement was entered into by and between Borrower and one of the following named lenders: JPMorgan Chase Bank, N.A.; JPMorgan Chase Bank; Chase Manhattan Bank USA, N.A. (now known as Chase Bank USA, N.A.); The Chase Manhattan Bank; The Chase Manhattan Bank, N.A.; Chemical Bank; Chemical Bank, N.A.; Bank One, N.A.; Bank One, Arizona, N.A.; Bank One, Colorado, N.A.; Bank One, Illinois, N.A.; Bank One, Indiana, N.A.; Bank One, Kentucky, N.A.; Bank One, Louisiana, N.A.; Bank One, Oklahoma, N.A.; Bank One, Utah, N.A.; Bank One, West Virginia, N.A.; Bank One, Wisconsin, N.A.; or Bank One, Wheeling-Steubenville, N.A. JPMorgan Chase Bank, N.A. was formerly known as JPMorgan Chase Bank, The Chase Manhattan Bank and Chemical Bank. JPMorgan Chase Bank, N.A. is successor by merger to all the "Bank One" entities as well as The Chase Manhattan Bank, N.A. Chase Bank USA, N.A. is successor by merger to Chemical Bank, N.A. JPMorgan Chase Bank, N.A. also acquired certain Equity Line assets from Chase Bank USA, N.A. In any event, JPMorgan Chase Bank, N.A. is the owner of the Borrower's Equity Line Agreement and is authorized to enter into this Modification Agreement.

APPLICABLE LAW. Except to the extent that federal law shall be controlling, Borrower's rights, Lender's rights, and the terms of Borrower's Credit Line Agreement, as changed by this Modification Agreement, shall be governed by Ohio law. For purposes of allowable interest charges, 12 U.S.C. Section 85 incorporates Ohio law.

BORROWER AND GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT AND BORROWER AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION AGREEMENT IS DATED MAY 12, 2007.

MODIFICATION AGREEMENT
(Continued)

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BORROWER:

x Mark A Maskovich
MARK A MASKOVICH, Individually

x Rebecca L Maskovich
REBECCA L MASKOVICH, Individually

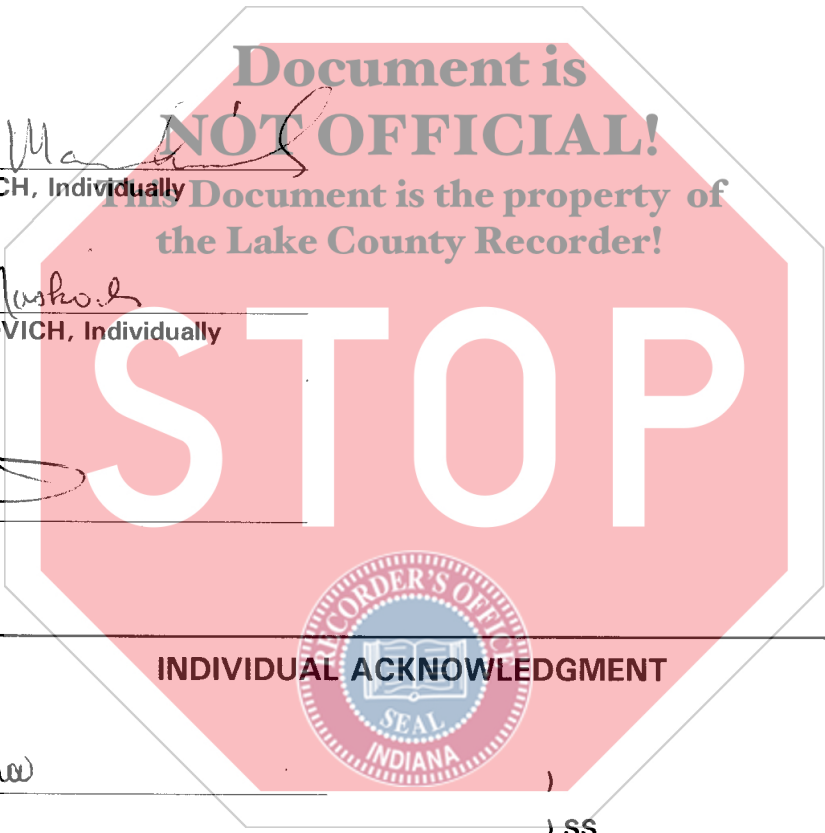
GRANTOR:

x Mark A Maskovich
MARK A MASKOVICH, Individually

x Rebecca L Maskovich
REBECCA L MASKOVICH, Individually

LENDER:

x [Signature]
Authorized Signer



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this day before me, the undersigned Notary Public, personally appeared **MARK A MASKOVICH**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12 day of May, 2007.
By Nella D. Kozzyrskis Residing at Saint John, Indiana
Notary Public in and for the State of Indiana My commission expires 04-03-2008

NOTARY PUBLIC
Nella D. Kozzyrskis
Notary Public for Lake County, Indiana
My Commission Expires April 3, 2008
Notary Public, Indiana

MODIFICATION AGREEMENT
(Continued)

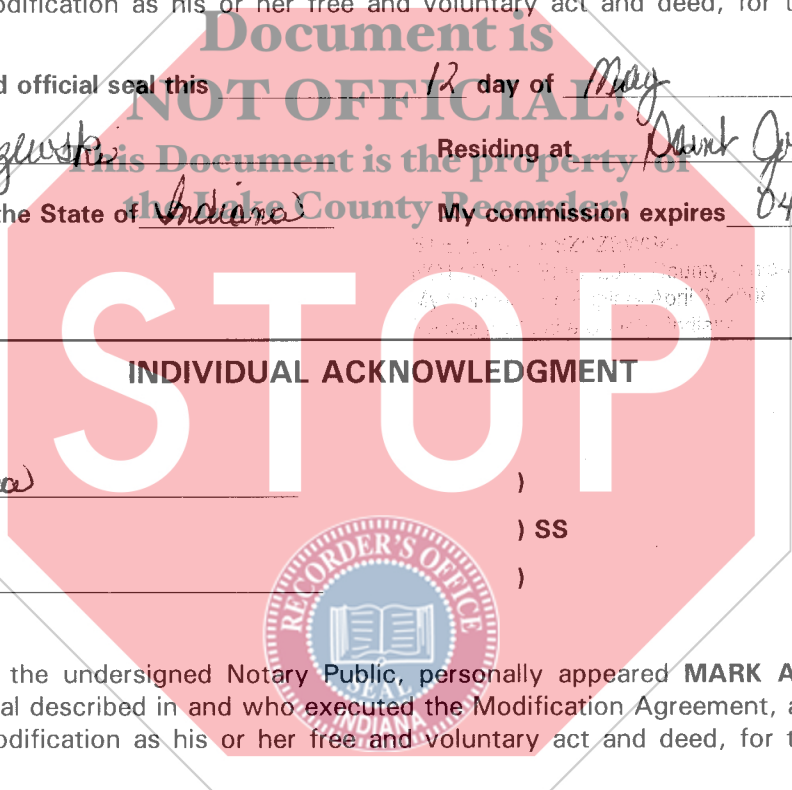
Loan No: 410530701398

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this day before me, the undersigned Notary Public, personally appeared **REBECCA L MASKOVICH**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12 day of May, 2007.
By Stella M. Szyzowski Residing at Saint John, Indiana
Notary Public in and for the State of Indiana My commission expires 04-03-2008



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this day before me, the undersigned Notary Public, personally appeared **MARK A MASKOVICH**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12 day of May, 2007.
By Stella M. Szyzowski Residing at Saint John, Indiana
Notary Public in and for the State of Indiana My commission expires 04-03-2008

STELLA M. SZYZOWSKI
Notary Public, Lake County, Indiana
My Commission Expires April 3, 2008
Saint John, Lake County, Indiana

MODIFICATION AGREEMENT
(Continued)

Loan No: 410530701398

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this day before me, the undersigned Notary Public, personally appeared **REBECCA L MASKOVICH**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

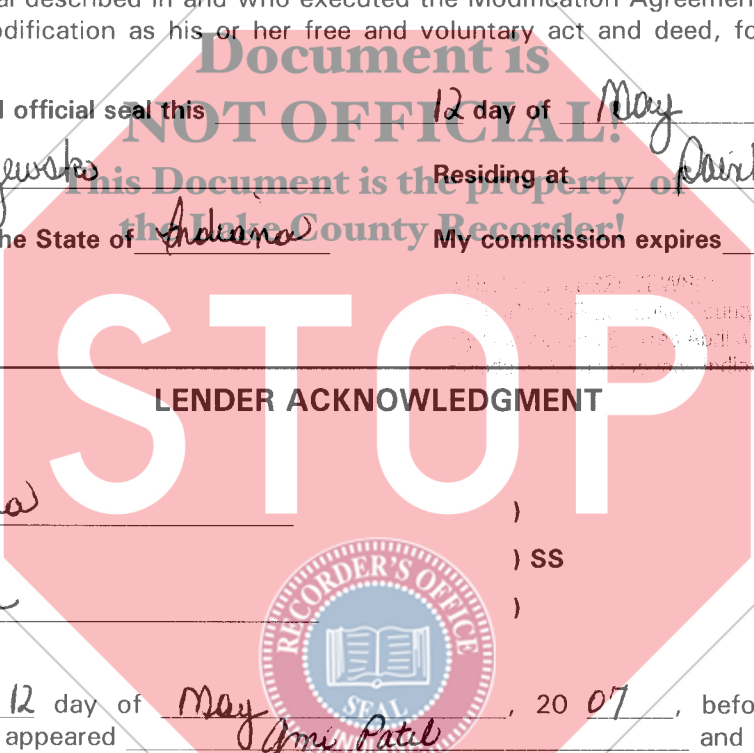
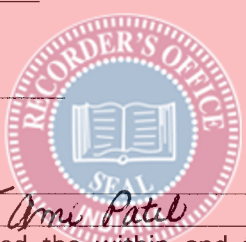
Given under my hand and official seal this 12 day of May, 2007.
By Stella B. Leszczewski Residing at Palet John, Indiana
Notary Public in and for the State of Indiana My commission expires 04-03-2008

LENDER ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this 12 day of May, 2007, before me, the undersigned Notary Public, personally appeared Ami Patel and known to me to be the 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.

By Stella B. Leszczewski Residing at Palet John, Indiana
Notary Public in and for the State of Indiana My commission expires 04-03-2008



This Modification Agreement was drafted by: **BERRAK SEN, PROCESSOR**

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.
BERRAK SEN, PROCESSOR