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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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JAMES, MARTHA
MODIFICATION AGREEMENT

00410530500511

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MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT dated May 14, 2007, is made and executed between **MARTHA JAMES**, whose address is **2043 RHODE ISLAND ST, GARY, IN 46407** (referred to below as "Borrower"), **MARTHA JAMES, A SINGLE PERSON**, whose address is **2043 RHODE ISLAND ST, GARY, IN 46407** (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 **February 22, 2002**, (the "Equity Line Agreement"). The debt evidenced by the Equity Line Agreement is secured by a Mortgage/Deed of Trust/Security Deed dated **February 22, 2002** and recorded on **March 6, 2002** in Recording/Instrument Number **2002 023257**, 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:

PARCEL ID NUMBER: 25-47-0281-0035
THE SOUTH 13.31 FEET OF LOT 34, AND ALL OF LOT 35 AND THE NORTH 29.69 FEET OF LOT 36, IN BLOCK 6 IN WILSON'S SUBDIVISION, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 19, PAGE 1, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 2043 RHODE ISLAND ST, GARY, IN 46407. The Real Property tax identification number is 25-47-0281-0035.

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 **\$50,000.00**. The Mortgage is hereby amended to state that the total amount secured by the Mortgage shall not exceed **\$50,000.00** at any one time.

As of **May 14, 2007** the margin used to determine the interest rate on the outstanding unpaid principal amount due under the Equity Line Agreement shall be **-0.51%**.

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MODIFICATION AGREEMENT
(Continued)

Loan No: 00410530500511

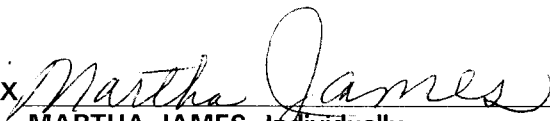
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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, 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.

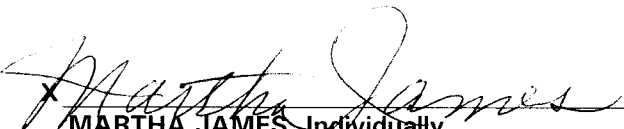
APPLICABLE LAW. Except to the extent that federal law shall be controlling, Borrower's rights, Lender's rights, and the terms of Borrower's Credit Line Agreement, as changed by this Modification Agreement, shall be governed by Ohio law. For purposes of allowable interest charges, 12 U.S.C. Section 85 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 14, 2007.

BORROWER:

x 
MARTHA JAMES, Individually

GRANTOR:

x 
MARTHA JAMES, Individually

MODIFICATION AGREEMENT
(Continued)

Loan No: 00410530500511

LENDER:

Carolyn D Johnson

Carolyn D Johnson

X

Authorized Signer

Sherri Stewart

Sherri Stewart

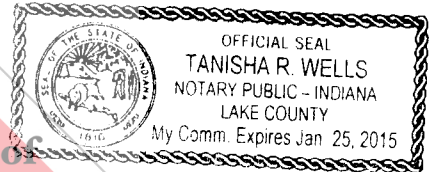
JPMorgan Chase Bank, N.A.
P.O. Box 11606
Lexington, KY 40576

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana

COUNTY OF Lake

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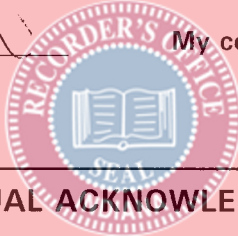


On this day before me, the undersigned Notary Public, personally appeared **MARTHA JAMES**, to me known to be the individual described in and who executed the Modification Agreement, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and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

Given under my hand and official seal this 14 day of May, 2007.

By Martha James Residing at 2043 Rhode Island St.

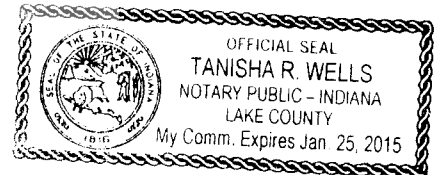
Notary Public in and for the State of IN My commission expires Jan 25, 2015



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana

COUNTY OF Lake



On this day before me, the undersigned Notary Public, personally appeared **MARTHA JAMES**, 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 14 day of May, 2007.

By Martha James Residing at 2043 Rhode Island St.

Notary Public in and for the State of IN My commission expires Jan 25, 2015

MODIFICATION AGREEMENT
(Continued)

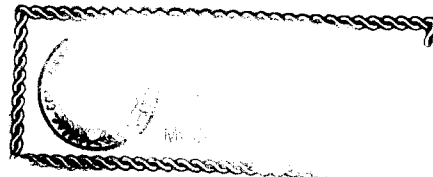
Loan No: 00410530500511

LENDER ACKNOWLEDGMENT

STATE OF Ky

COUNTY OF Stayette

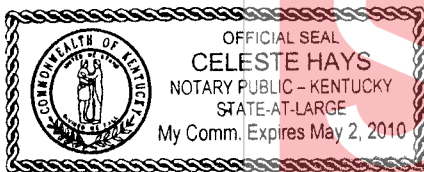
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On this 7th day of June, 20 07, before me, the undersigned Notary Public, personally appeared Carolyn D Johnson and known to me to be the authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument 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 Celeste Hays Residing at Stayette Co.

Notary Public in and for the State of Ky My commission expires _____



This Modification Agreement was drafted by: ARDELL M. SCOTT, 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.
ARDELL M. SCOTT, PROCESSOR

