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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2007 086939

2007 NOV -2 AM 9:18

MICHAEL A. BROWN
RECORDER

Chicago Title Insurance Company

WHEN RECORDED MAIL TO:
Harris N.A./BLST
Attn: Collateral Management
P.O. Box 2880
Chicago, IL 60690-2880

620070581 LA

Document is NOT OFFICIAL!
MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 26, 2007, is made and executed between Ronald D. Morris and Catherine G. Morris, husband and wife, whose address is 970 Whitehall Drive, Crown Point, IN 46307 (referred to below as "Grantor") and Harris N.A., whose address is 5243 Hohman Avenue, Hammond, IN 46320 (referred to below as "Lender").

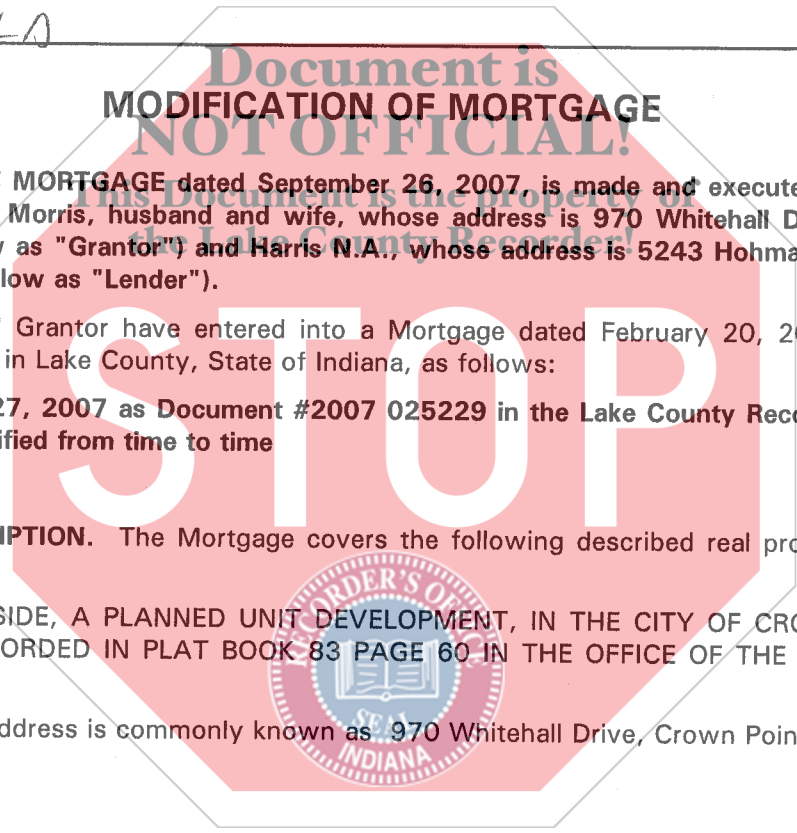
MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 20, 2007 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Recorded on March 27, 2007 as Document #2007 025229 in the Lake County Recorder's Office, as may be subsequently modified from time to time

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

LOT 3 IN MORNINGSIDE, A PLANNED UNIT DEVELOPMENT, IN THE CITY OF CROWN POINT, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 83 PAGE 60 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

The Real Property or its address is commonly known as 970 Whitehall Drive, Crown Point, IN 46307.



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**MODIFICATION OF MORTGAGE
(Continued)**

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MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

This Modification of Mortgage reflects the following: (1) that the above referenced Mortgage now secures a Promissory Note dated September 26, 2007 in the original principal amount of \$370,000.00 to Lender bearing a fixed interest rate together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Promissory Note; (2) at no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the mortgage, exceed the amount of \$370,000.00.

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 of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 26, 2007.

GRANTOR:


X 

Ronald D. Morris

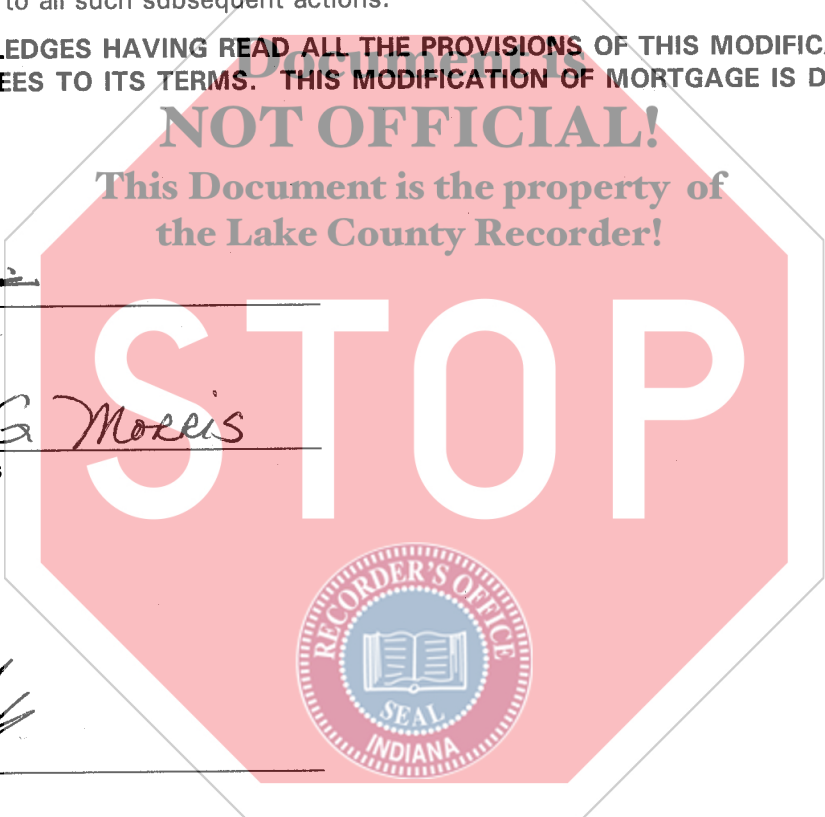
X 

Catherine G. Morris

LENDER:

HARRIS N.A.
X 

Authorized Signer



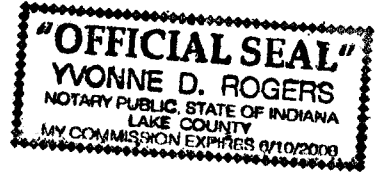
MODIFICATION OF MORTGAGE
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)



On this day before me, the undersigned Notary Public, personally appeared **Ronald D. Morris and Catherine G. Morris**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

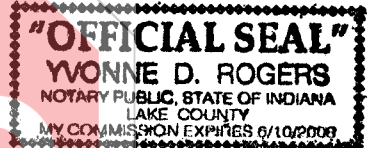
Given under my hand and official seal this 16th day of October, 2007.

By Yvonne D. Rogers Residing at Lake
Notary Public in and for the State of Indiana My commission expires 6/10/2008

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the Lake County Recorder!

STATE OF Indiana)
) SS
COUNTY OF Porter)



On this 16th day of October, 2007, before me, the undersigned Notary Public, personally appeared Michael Micka 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 and that the seal affixed is the corporate seal of said Lender.

By Yvonne D. Rogers Residing at Lake
Notary Public in and for the State of Indiana My commission expires 6/10/2008

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 (Carmen Palacios, Documentation Specialist).

**MODIFICATION OF MORTGAGE
(Continued)**

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This Modification of Mortgage was prepared by: Carmen Palacios, Documentation Specialist

