

STATE OF INDIANA
LAKE COUNTY
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MICHAEL A. BROWN
RECORDER

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P.O. Box 36369 WASHINGTON, LARRY
Houston, TX 77236 IN/ LAKE



Account #:8685482163
MER # 100037506854821635

MODIFICATION AGREEMENT
(Increase of Credit Limit)

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), dated as September 24, 2007, by and between Mortgage Electronic Registration Systems, Inc. (the "Lender") and **Larry J. Washington and Kaffey Washington, Husband and Wife** (the "Borrower"), provides:

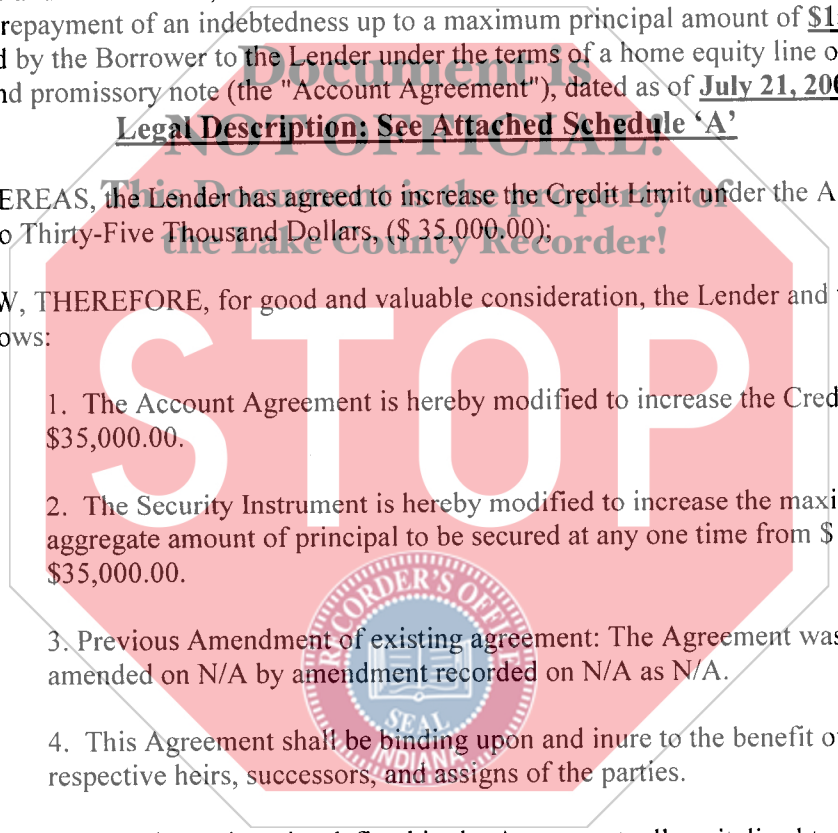
WHEREAS, the Lender is the owner and holder of that certain mortgage, deed of trust or other security instrument (the "Security Instrument"), dated **July 21, 2005** made by the Borrower to the Lender and recorded on , as **Document# 2005-072143** County of **Lake**, State of **Indiana** securing the repayment of an indebtedness up to a maximum principal amount of **\$15,000.00** plus interest owed by the Borrower to the Lender under the terms of a home equity line of credit agreement and promissory note (the "Account Agreement"), dated as of **July 21, 2005**; and **Legal Description: See Attached Schedule 'A'**

WHEREAS, the Lender has agreed to increase the Credit Limit under the Account Agreement to **Thirty-Five Thousand Dollars, (\$ 35,000.00)**;

NOW, THEREFORE, for good and valuable consideration, the Lender and the Borrower agree as follows:

1. The Account Agreement is hereby modified to increase the Credit Limit to \$35,000.00.
2. The Security Instrument is hereby modified to increase the maximum aggregate amount of principal to be secured at any one time from \$15,000.00 to \$35,000.00.
3. Previous Amendment of existing agreement: The Agreement was previously amended on N/A by amendment recorded on N/A as N/A.
4. This Agreement shall be binding upon and inure to the benefit of the respective heirs, successors, and assigns of the parties.
- 5.(a) Unless otherwise defined in the Agreement, all capitalized terms shall have the same meaning as given in the Account Agreement and Security Instrument.

(b) Nothing in the Agreement shall be construed to be a satisfaction or release in whole or in part of the Account Agreement and Security Instrument. Except as otherwise specifically provided in the Agreement, the Account Agreement and



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Security Instrument will remain unchanged, and the Borrower and the Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by the Agreement.

This Modification Agreement is given, executed and delivered by the undersigned on the same day and year first written above.

[Signature]
Borrower: Larry J. Washington
[Signature]
Borrower: Kaffey Washington
[Signature]
Witness: Joe Schrader

Witness

Mortgage Electronic Registration Systems, Inc.

[Signature]
Marnessa Birckett
Assistant Secretary



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This Document is the property of the Lake County Recorder! ACKNOWLEDGMENT OF BORROWER

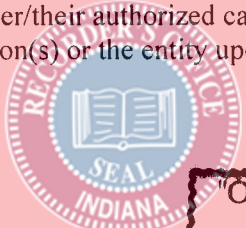
STATE OF IL)
COUNTY OF COOK) SS

On 25th of Sep, 2007, before me, Tanisha Scott [Signature]

Notary Public, personally appeared Larry J. Washington and Kaffey Washington, Husband and Wife, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same as his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the persons) acted, executed the instrument.

Witness my hand and official seal

[Signature]
Signature



ACKNOWLEDGMENT OF LENDER

Commonwealth of Pennsylvania)
) SS
County of Montgomery)

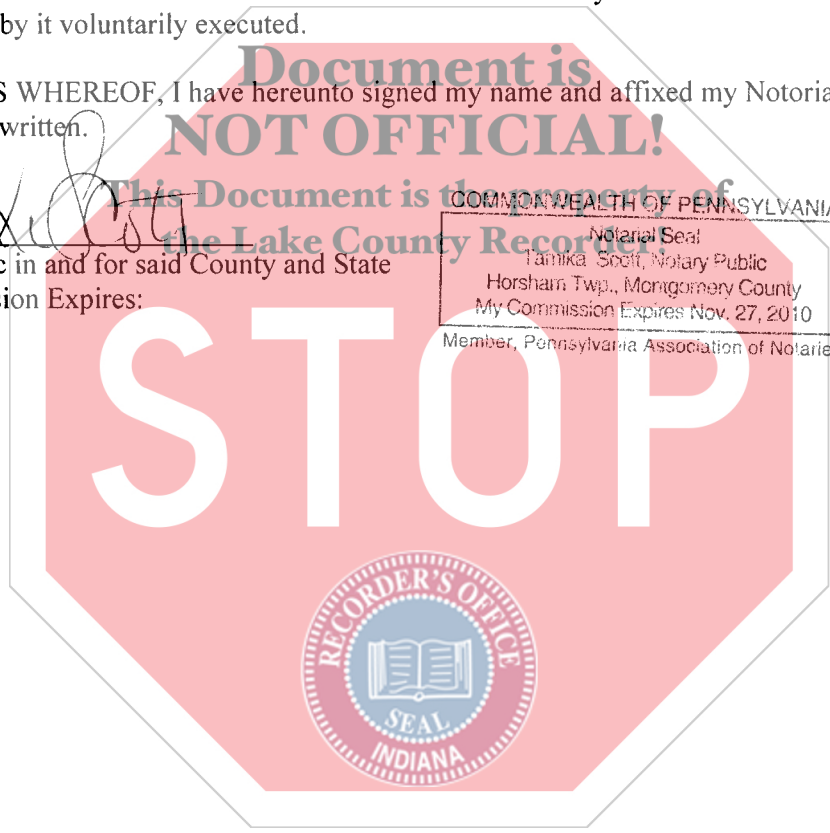
On 10.22.2007 before me, a Notary Public in and for the County of Montgomery, State of Pennsylvania, personally appeared **Marnessa Birckett**, to me personally known to be the **Assistant Secretary** of said corporation; that the Seal affixed to said instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation, Mortgage Electronic Registration Systems Inc. by the authority of its Board of Directors, and they acknowledge the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed.

IN WITNESS WHEREOF, I have hereunto signed my name and affixed my Notarial Seal the day and year last written.

Tamika Scott
Notary Public in and for said County and State
My Commission Expires:

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COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Tamika Scott, Notary Public
Horsham Twp., Montgomery County
My Commission Expires Nov. 27, 2010
Member, Pennsylvania Association of Notaries



SCHEDULE A

ALL THAT PARCEL OF LAND IN THE CITY OF SCHERERVILLE, LAKE COUNTY, STATE OF INDIANA, AS MORE FULLY DESCRIBED IN DEED DOC # 2004-045354, ID# 20 13 0747 0053, BEING KNOWN AND DESIGNATED AS:

LOT 102 OF ESTATES OF AUBURN MEADOW PHASE 1, AN ADDITION TO THE TOWN OF SCHERERVILLE AS PER PLAT THEREOF RECORDED IN PLAT BOOK 92 PAGE 36 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX ID NUMBER: 20-13-0747-0053

KNOWN AS: 1221 WINTERBERRY LANE, SCHEREVILLE, INDIANA 46375

