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STATE OF INDIANA
LAKE COUNTY
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US Recordings, Inc.
2925 Country Drive
St. Paul, MN 55117

MICHAEL A. BROWN
RECORDER

42662952-2

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LOAN NUMBER: 414840013241

MODIFICATION TO HOME EQUITY LINE OF CREDIT AGREEMENT AND CREDIT LINE MORTGAGE

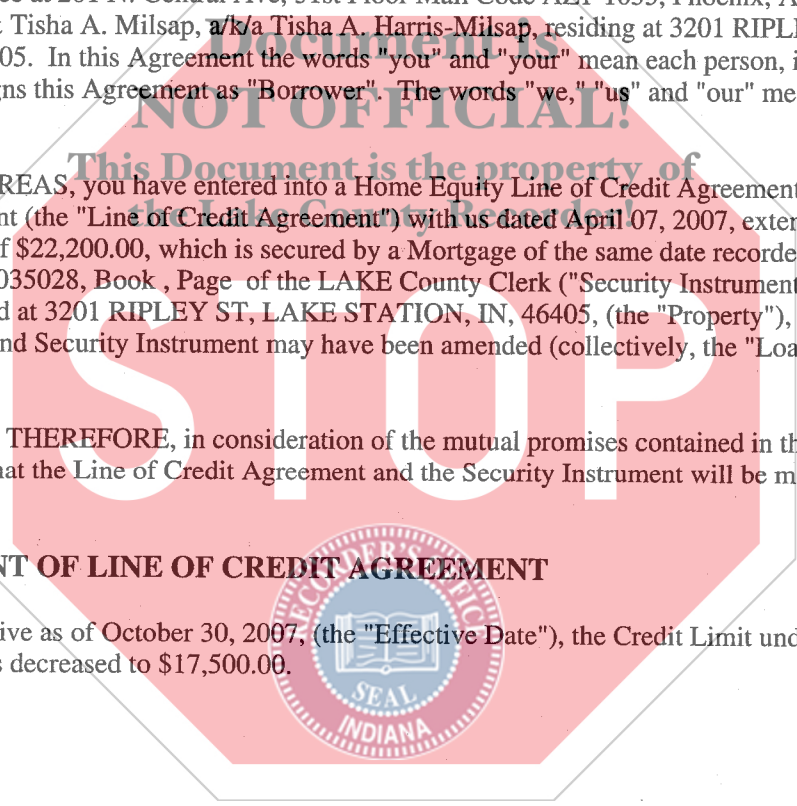
THIS MODIFICATION AGREEMENT (this "Agreement") is made between JPMorgan Chase Bank, N.A. having an office at 201 N. Central Ave, 31st Floor Mail Code AZ1-1035, Phoenix, Arizona 85004 and Ervin Milsap & Tisha A. Milsap, a/k/a Tisha A. Harris-Milsap, residing at 3201 RIPLEY ST, LAKE STATION, IN, 46405. In this Agreement the words "you" and "your" mean each person, individually and jointly, who signs this Agreement as "Borrower". The words "we," "us" and "our" mean JPMorgan Chase Bank, N.A.

WHEREAS, you have entered into a Home Equity Line of Credit Agreement and Disclosure Statement (the "Line of Credit Agreement") with us dated April 07, 2007, extending a line of credit with a limit of \$22,200.00, which is secured by a Mortgage of the same date recorded in Mortgages at Document 2007-035028, Book , Page of the LAKE County Clerk ("Security Instrument"), covering real property located at 3201 RIPLEY ST, LAKE STATION, IN, 46405, (the "Property"), which Line of Credit Agreement and Security Instrument may have been amended (collectively, the "Loan Documents"); and

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you agree with us that the Line of Credit Agreement and the Security Instrument will be modified as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT

Effective as of October 30, 2007, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$17,500.00.



*add'l
16.00
0409967*

This is a modification to your credit line mortgage ("Mortgage"). The Mortgage secures the original indebtedness and also the indebtedness created by future advances made under the Agreement within 20 years from the date this Mortgage is recorded, to the same extent and with the same priority of lien as if such future advances had been made at the time this Mortgage was recorded, although there may have been no advances made at the time of execution and acknowledgment of the Mortgage and although there may be no indebtedness outstanding at the time any advance is made. The total amount of indebtedness secured by this Mortgage at any one time shall not exceed the Maximum Principal Amount, plus interest, and plus any disbursements made to perfect the security of the Mortgage, with interest on such disbursements at the Agreement rate.

B. MODIFICATION OF SECURITY INSTRUMENT

As of the Effective Date, the Security Instrument is modified to decrease the principal sum that may be secured from \$22,200.00 to \$17,500.00. Except as to the decrease in the principal sum secured, this Agreement shall not affect our security interest in, or lien priority on, the Property.

C. OTHER TERMS

1. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

2. We do not waive our right to: (i) prohibit or restrict any future amendments or modifications you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents.

3. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

BORROWER(S):

Ervin Milsap (Seal)
Ervin Milsap

DATE: 12-11-07

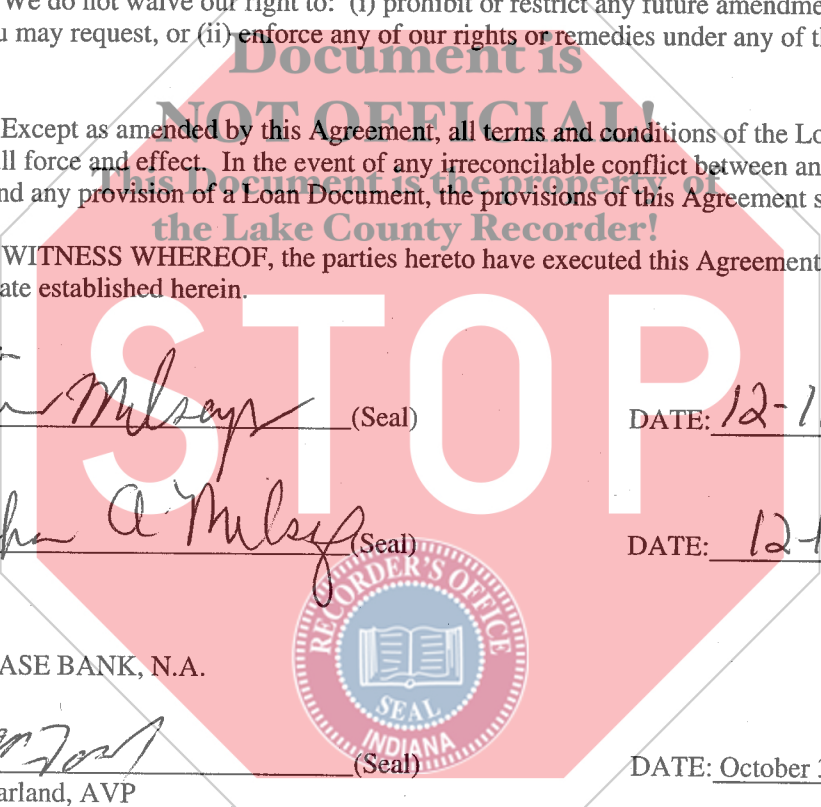
Tisha A. Milsap (Seal)
Tisha A. Milsap

DATE: 12-11-07

JPMORGAN CHASE BANK, N.A.

By: Sean McFarland (Seal)
Name: Sean McFarland, AVP

DATE: October 30, 2007

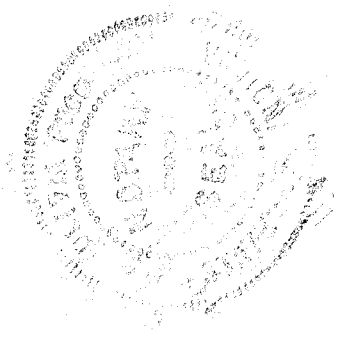


ACKNOWLEDGEMENTS

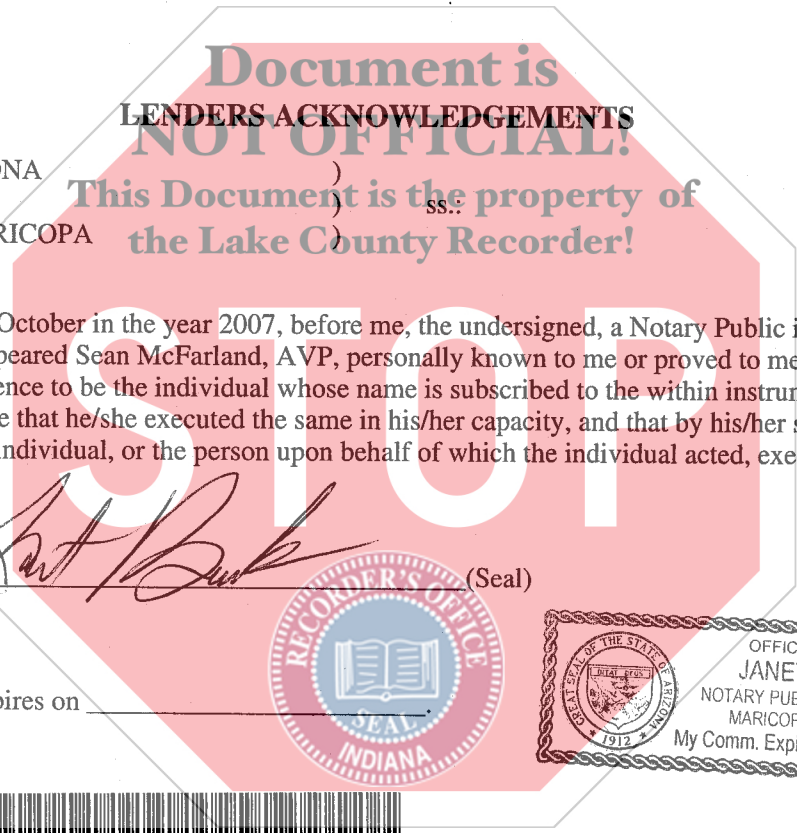
STATE OF INDIANA)
)
COUNTY OF LAKE) ss.:

On the 11 day of Decr in the year 2007, before me, the undersigned, a Notary Public in and for said state, personally appeared Ervin Milsap And Tisha A. Milsap, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

[Signature] (Seal)
Notary Public



My commission/term of office expires on Aug. 17, 2009.

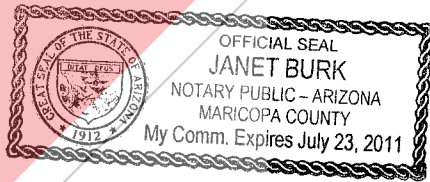


STATE OF ARIZONA)
)
COUNTY OF MARICOPA) ss.:

On the 30th day of October in the year 2007, before me, the undersigned, a Notary Public in and for said state, personally appeared Sean McFarland, AVP, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

[Signature] (Seal)
Notary Public

My commission expires on _____



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MODIFIC AGREEMEN

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