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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2008 015668

2008 MAR -4 AM 9:28

MICHAEL A. BROWN  
RECORDER

*gm*

**RECORDATION REQUESTED BY:**

HARRIS N.A.  
111 W. MONROE STREET  
P.O. BOX 755  
CHICAGO, IL 60690

*601002293510*

**WHEN RECORDED MAIL TO:**

Harris Consumer Lending Center  
3800 Golf Road Suite 300  
P.O. Box 5041  
Rolling Meadows, IL 60008

Chicago Title Insurance Company

*CT 620080128*  
*memo Dept*

**Document is NOT OFFICIAL!**

**THIS MODIFICATION OF MORTGAGE** dated January 19, 2008, is made and executed between ALLAN J MANCE and CELENNE V MANCE, Husband and Wife (referred to below as "Grantor") and HARRIS N.A., whose address is 111 W. MONROE STREET, P.O. BOX 755, CHICAGO, IL 60690 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 6, 2006 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

**RECORDED APRIL 12, 2006 AS DOCUMENT NO. 2006030080 IN LAKE COUNTY, INDIANA RECORDS.**

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

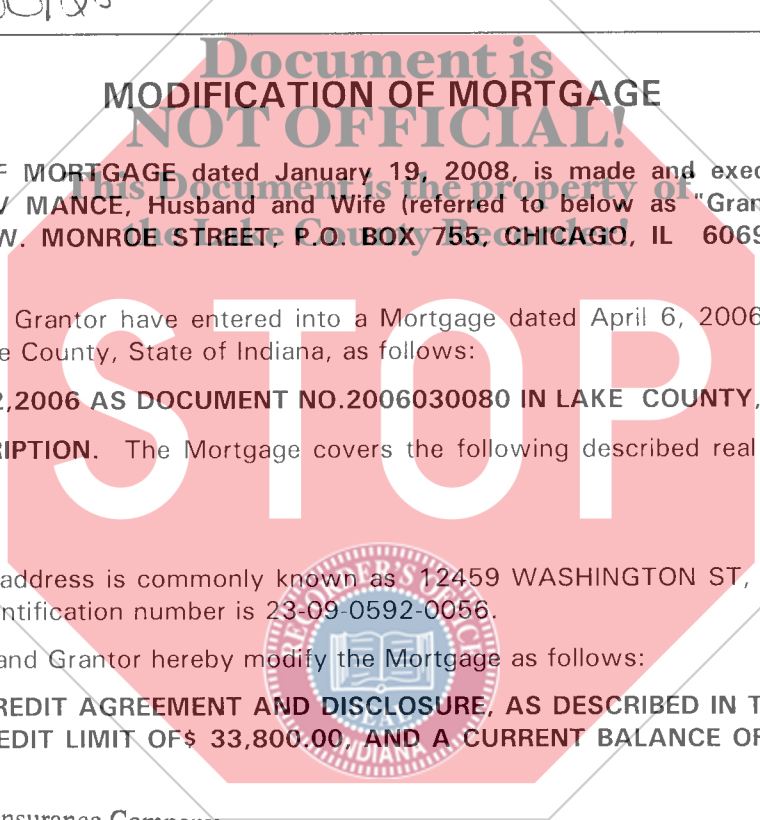
Legal Attached

The Real Property or its address is commonly known as 12459 WASHINGTON ST, Crown Point, IN 46307. The Real Property tax identification number is 23-09-0592-0056.

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

**THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$ 33,800.00, AND A CURRENT BALANCE OF \$32,146.11 IS HEREBY**

Return to:  
Chicago Title Insurance Company  
2200 N. Main St.  
Crown Point, IN 46307



*21<sup>00</sup>*  
*CT*  
*H*

**MODIFICATION OF MORTGAGE  
(Continued)**

Loan No: 6100229356

Page 2

**MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$71,742.00 .**

**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 endorser 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 JANUARY 19, 2008.**

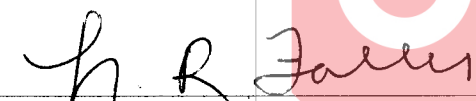
**GRANTOR:**

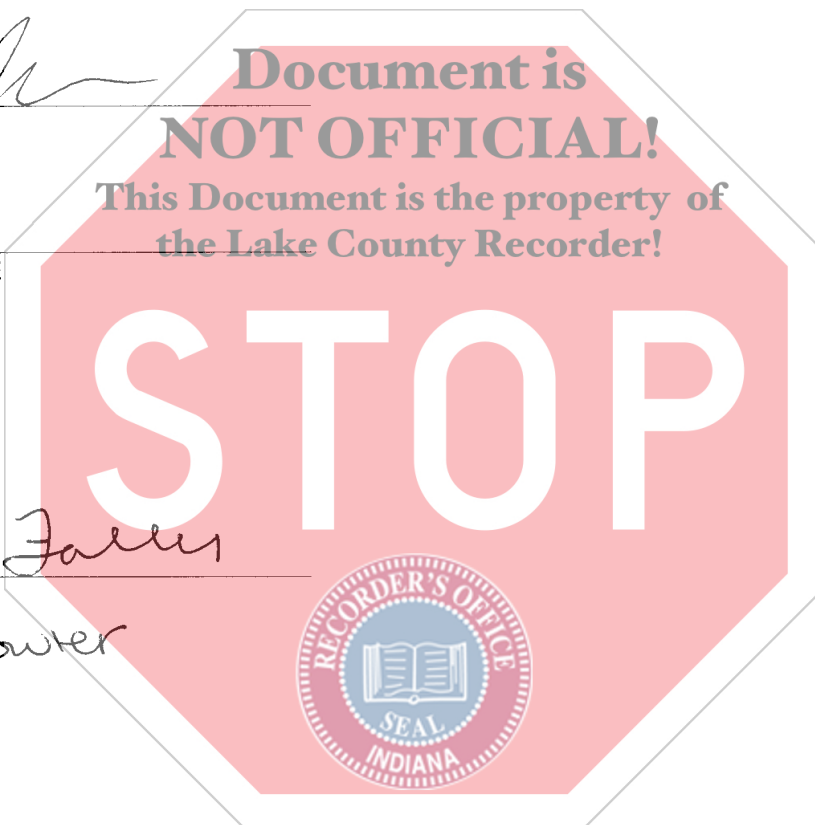
X   
ALLAN J MANCE

X   
CELESTINE V MANCE

**LENDER:**

**HARRIS N.A.**

X   
Authorized Signer  
Nicole R. Fowler



MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 6100229356

INDIVIDUAL ACKNOWLEDGMENT

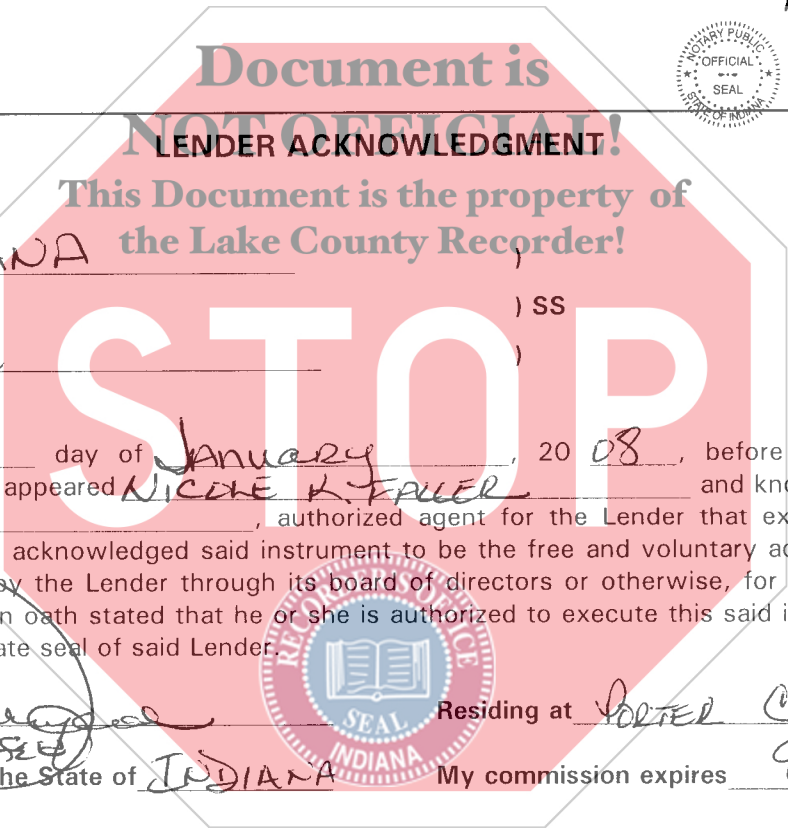
STATE OF IN )  
 ) SS  
COUNTY OF Lake )

On this day before me, the undersigned Notary Public, personally appeared **ALLAN J MANCE and CELENNE V MANCE**, 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 19<sup>th</sup> day of January, 20 08.  
By Nicole R. Faller Residing at Lake Co.  
Notary Public in and for the State of IN My commission expires Sept 18, 2014

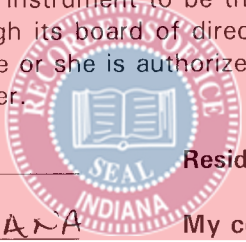


NICOLE R. FALLER  
Lake County  
My Commission Expires  
September 18, 2014



STATE OF INDIANA )  
 ) SS  
COUNTY OF LAKE )

On this 19<sup>th</sup> day of January, 20 08, before me, the undersigned Notary Public, personally appeared NICOLE R. FALLER 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 Lori Kautzsch Residing at Porter County  
Notary Public in and for the State of INDIANA My commission expires 9-3-11

Notary Public - State of Indiana  
Porter County  
My Commission Expires:  
September 3, 2011

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 (Joyce Brown).

CHICAGO TITLE INSURANCE COMPANY  
Short Form Master Policy

YOUR REFERENCE: 2359181/ Mance, Allan

POLICY NO.: 421 620080128

STREET ADDRESS: 12459 Washington Street, Crown Point, Indiana 46307

DATE OF POLICY: November 29, 2007

P.I.N.: 23-09-0592-0056

AMOUNT OF INSURANCE: \$71,742.00

INSURED: Harris N.A.

A. GRANTEE:

Allan J. Mance and Celenne V. Mance, (husband and wife)

B. LEGAL DESCRIPTION:

Lot 200, in Pine Hill Phase Three, an Addition to the City of Crown Point, as per plat thereof, recorded in Plat Book 94 page 75, and as amended by Certificate of Amendment, recorded January 13, 2004, as Document No. 2004 003344, in the Office of the Recorder of Lake County, Indiana.

Mortgage from Allan J. Mance and Celenne V. Mance, husband and wife, to Harris N.A., in the principal amount of \$263,200.00, dated April 6, 2006 and recorded April 12, 2006, as Document No. 2006 030079.

Mortgage from Allan J. Mance and Celenne V. Mance, husband and wife, to Harris N.A., in the principal amount of \$33,800.00, dated April 6, 2006 and recorded April 12, 2006, as Document No. 2006 030080.

paid  
\$71,742.00

