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FIFTH THIRD BANK (WESTERN MICHIGAN) ATTN: 1MOB1R EQUITY LENDING DEPARTMENT 1850 EAST PARIS GRAND RAPIDS, MI 49546



XXXXXX1934++

Mortgage Modification Document

THIS MORTGAGE MODIFICATION AGREEMENT ("MODIFICATION"), made this June 5, 2008 CLARENCE ALGRA LYLES, A SINGLE WOMAN MAN

between

* AKA Clarence A. Optesionent is 37614490

Whose address is 2909 W 19TH AV., GARY, IN, 46404-0000.

("Grantor") and FIFTH THIRD BANK

("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated 12-4-2001 and recorded in the Book or Liber A at page(s) A, or with instrument number 2002 to 14 of the Public Records of LAKE

County, which covers the real and personal property located at:

1777 HAYES GARY, IN 46404-0000

the real property described being set forth as follows:

See Attached Exhibit A

In consideration of the mutual promises and agreements exchanged, the Grantor and Lender hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

Future Advances: Specifically, without limitation, the Security Instrument secures, in addition to the amounts specified in the Note, all future amounts Lender in its discretion may loan to Grantor within twenty (20) years of the date of this Mortgage, together with all interest therein; however in no event shall future advances (excluding interest) exceed in the aggregate of \$ 30,000.00

Continuing Validity: Except as expressly modified above, the terms of the original Security Instrument shall remain unchanged and in full force and effect and are legally 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 Security Instrument as changed above nor obligate Lender to make any future modifications. Nothing in the Modification shall constitute a satisfaction of the note, credit agreement or other evidence of indebtedness. It is the intention of Lender to retain as liable all parties to the Security Instrument unless a party is expressly released by Lender in writing. If any person who signed the original Security Instrument 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.

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION IS DATED $_{\rm June~5,~2008}$.

Witness (Seal)	Signed, sealed and delivered in the presence of:	CLARENCE ALGRA LYLES AKIN BIGGER CO A LYTES ST
(Seal) Signed, sealed and delivered in the presence of OCUMENT THIRD BANK NOTOFFICATION Witness This Document is the Lake County Recorder! Witness STATE OF INDIANA COUNTY OF LAKE The foregoing instrument was acknowledged before me this June 5, 2008 of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION (Title and who is personally known to me.	Witness	
Signed, sealed and delivered in the presence of OCUMENT AUTHORITY (Seal) Witness This Document is the Lake County Recorder! Witness STATE OF INDIANA COUNTY OF LAKE The foregoing instrument was acknowledged before me this June 5, 2008 Of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION (Title Modery Public County Publ	Witness	(Seal)
Signed, sealed and delivered in the presence of: OCUMENT THIRD BANK NOT OFFICE Witness This Document is the Authorized Signer Title the Lake County Recorder! Witness STATE OF INDIANA COUNTY OF LAKE The foregoing instrument was acknowledged before me this June 5, 2008 Of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION (Title and who is personally known to me.		(Seal)
Signed, sealed and delivered in the presence of OCUMENT NOTOFFIC Witness This Document is the Lake County Recorder! Witness STATE OF INDIANA COUNTY OF LAKE The foregoing instrument was acknowledged before me this June 5, 2008 Of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION (Title and who is personally known to me.		(Seal)
Witness STATE OF INDIANA COUNTY OF LAKE The foregoing instrument was acknowledged before me this June 5, 2008 of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION (Sea Authorized Signer - Title The Lake County Recorder! (Sea Authorized Signer - Title The Lake County Recorder! (Title (Title Ind who is personally known to me.		(Seal)
STATE OF INDIANA COUNTY OF LAKE The foregoing instrument was acknowledged before me this June 5, 2008 Of FIFTH THIRD BANK, A MICHIGAN BANKING CORPORATION And who is personally known to me. Notary Public	Witness This Document	(Seal)
and who is personally known to me.	STATE OF INDIANA COUNTY OF LAKE The foregoing instrument was acknowledged before me this Jur	ne 5, 2008 (Title)
Rickie M. Keith Lake County Notary Public - Indiana My Commission Expires August 1st 2008	Rickie M. Keith Lake County Notary Public - Indiana My Commission Expires	Notary Public X & A & A & A & A & A & A & A & A & A &

[Space Below This Line For Notary Acknowledgment]	
STATE OF INDIANA,	County ss: Lake
On this 5th DAY OF June, 2008, personally appeared CLARENCE ALGRA LYLES, A SINGLE WOM.	before me, the undersigned, a Notary Public in and for said County,
and acknowledged the execution of the foregoing instruMITNESS my hand and official seals Document the Lake My Comission Expires: Rickie M. Keith Lake County Notary Public - Indiana My Commission Expires August 1st 2008	County of Residence: Cake Chy
This instrument was prepared by FIFTH THIRD BANK (WESTERN MICHIGAR 1850 EAST PARIS GRAND RAPIDS, MI 4954	
I affirm, under the penalties for perjury, that I number in this document, unless required by I	I have taken reasonable care to redact each Social Security law.

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EXHIBIT A

SITUATED IN THE COUNTY OF LAKE AND STATE OF INDIANA:

THE NORTH 44 FEET OF THE NORTH 88 FEET OF LOTS 24 TO 26 INCLUSIVE, BLOCK 1, CENTRAL PARK ADDITION TO TOLLESTON, NOW GARY, LAKE COUNTY, INDIANA.

Permanent Parcel Number: 25-42-0058-0026 CLARENCE ALGRA LYLES

1777 HAYES STREET, GARY IN 46404
Loan Reference Number : 10626384/23/04701/FAM
First American Order No: 37514490
Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE

WHEN RECORDED, RETURN TO:
37514490

IN EQUITY LOAN SERVICES, INC.
FIRST AMERICAN ELS IS DOCUMEN 100 SUPERIOR AVENUE, SUITE 200

