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2008 052245

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RECORDATION REQUESTED BY:

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

6100259946

WHEN RECORDED MAIL TO:

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

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1/25184478

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 18, 2008, is made and executed between Donna Adkins, an Unmarried Individual (referred to below as "Grantor") and HARRIS N.A., whose address is 111 W. MONROE STREET, P.O. BOX 755, CHICAGO, IL 60690 (street or rural route address: 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 March 23, 2007 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

RECORDED 04/24/2007 AS DOCUMENT NO. 20070337777 IN LAKE COUNTY, INDIANA RECORDS.

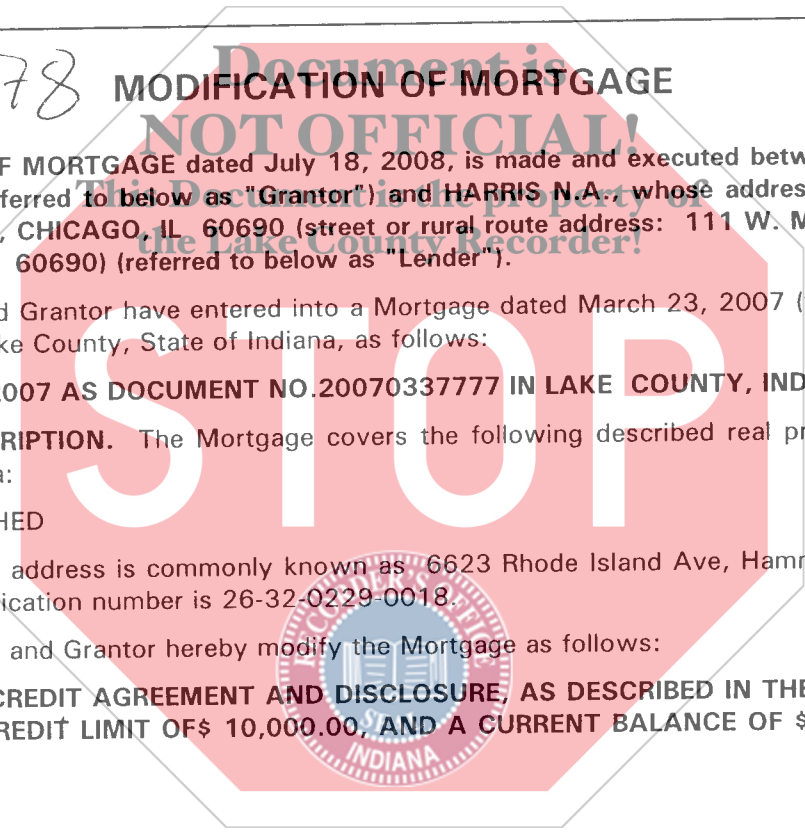
REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Lake County, State of Indiana:

SEE LEGAL ATTACHED

The Real Property or its address is commonly known as 6623 Rhode Island Ave, Hammond, IN 46323. The Real Property tax identification number is 26-32-0229-0018.

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 \$ 10,000.00, AND A CURRENT BALANCE OF \$10,028.82 IS HEREBY



*2000
dd/mw
E # 04875983*

**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 6100259946

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MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$33750.00 .

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 JULY 18, 2008.

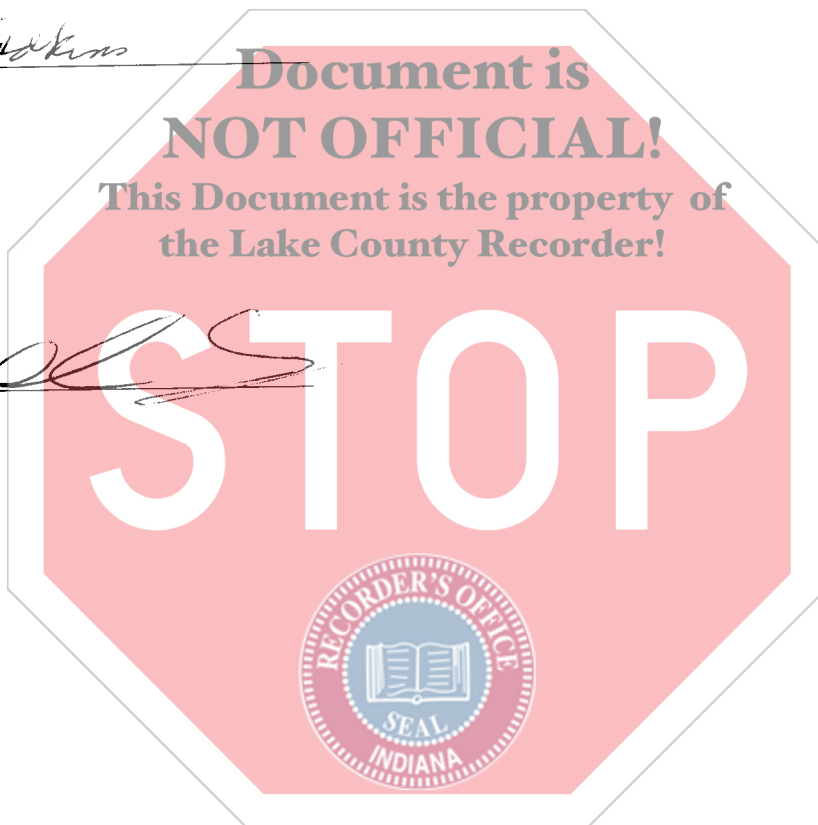
GRANTOR:

X *Donna Adkins*
Donna Adkins

LENDER:

HARRIS N.A.

X *Danell*
Authorized Signer



MODIFICATION OF MORTGAGE
(Continued)

Loan No: 6100259946

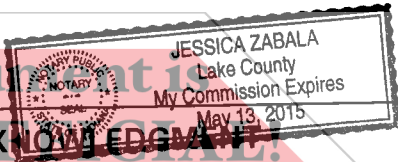
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana)
) SS
COUNTY OF Lake)

On this day before me, the undersigned Notary Public, personally appeared **Donna Adkins**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 18th day of July, 2008.

By Jessica Zabala Residing at 3514 169th St Hammond IN 46323
Notary Public in and for the State of Indiana My commission expires May 13, 2015

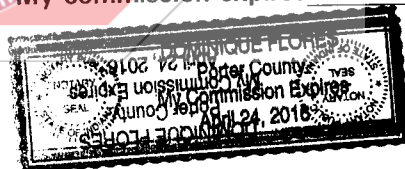
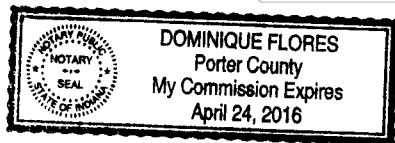


Document is NOT ORIGINAL!
This Document is the property of the Lake County Recorder!

STATE OF IN) SS
COUNTY OF Porter)

On this July day of 18th, 2008, before me, the undersigned Notary Public, personally appeared Jessica Zabala and known to me to be the Banker, authorized agent for **HARRIS N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **HARRIS N.A.**, duly authorized by **HARRIS N.A.** 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 in fact executed this said instrument on behalf of **HARRIS N.A.**.

By Dominique Flores Residing at 3514 169th St Hammond, IN 46323
Notary Public in and for the State of IN My commission expires April 24, 2016



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 (RJOSHI).



CHICAGO TITLE INSURANCE COMPANY

1408 H25184478 HE
6623 RHODE ISLAND AVE

OUT OF COUNTY

HAMMOND
ORDER NUMBER:
STREET ADDRESS:
CITY:
TAX NUMBER:

COUNTY:

LEGAL DESCRIPTION:

LOT 18 IN BLOCK 16 IN CLINE GARDENS ADDITION TO THE CITY OF HAMMOND, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 31, PAGE 71, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY INDIANA

