

**MODIFICATION OF
PRIME LINE CONSUMER OPEN END AGREEMENT
(Reduction in Credit Limit)**

ACCOUNT #30103405-00010

This modification agreement is entered into by and between CENTIER BANK and Heidi K. Andrews and James R. Andrews, Jr. ("BORROWERS")

RECITALS:

1. That the Borrower(s) have/has executed and delivered to CENTIER BANK a PRIME LINE CONSUMER OPEN-END AGREEMENT dated 03/10/08, in the principal amount of \$35,000.00 ("OPEN-END AGREEMENT").

2. That said OPEN-END AGREEMENT is secured by a mortgage in the amount of \$35,000.00.

FOR GOOD AND VALUABLE CONSIDERATION, THE PARTIES HERETO AGREE TO MODIFY THE OPEN-END AGREEMENT AS FOLLOWS:

A. Borrowers request to reduce Credit Limit to \$23,500.00.

B. THIS MODIFICATION WILL NOT TAKE EFFECT UNTIL THE DAY AFTER THE NEXT STATEMENT CYCLE ENDS FOLLOWING EXECUTION OF THIS AGREEMENT BY THE PARTIES HERETO.

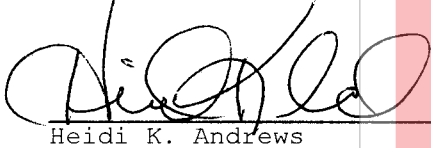
C. BORROWERS AGREE TO PAY A \$0.00 MODIFICATION FEE WITH THIS AGREEMENT.

D. That except for the modification as provided for herein, the remaining terms, conditions and provisions of the Open-End Agreement and mortgage described above, are hereby ratified and confirmed in all respects.

E. This agreement shall not create any merger or alter or prejudice the rights and priorities of Centier Bank, its successors and assigns, and if so construed then, in such event, this agreement shall be void and of no effect.

F. This agreement shall be binding upon the successors, heirs, administrators and assigns of the respective parties hereto.

BORROWERS:


Heidi K. Andrews

8/19/09
Date


James R. Andrews, Jr.

2009 063857

2009 SEP 18 AM 9:18
OFFICE OF THE CLERK OF SUPERIOR COURT
LAKE COUNTY INDIANA
8/26/09
Date

NICHOLE A. BROWN
RECORDER

CENTIER BANK:


By: Joseph Koranek



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.

Name: Lisa M Pensinger
Printed Name: Lisa M. Pensinger

LISA M. PENSINGER
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires February 11, 2012
Resident of Lake County, Indiana

This instrument was prepared by Lisa Pensinger, Loan Officer: 600 E. 84th Ave., Merrillville, Indiana 46410.

"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." Chris Burk

TICOR SO
929-4679

Handwritten notes:
\$12
14
11
12