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DeMotte State Bank
Lowell Banking Center
1615 E. Commercial Ave.
P.O. Box 346
Lowell, IN 46356

69312

HOME EQUITY LINE MODIFICATION AGREEMENT

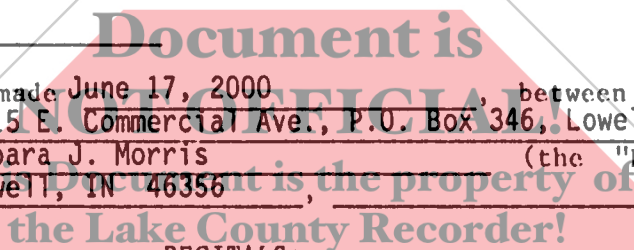
Loan Number: 800-626-4

Current Annual Percentage Rate 8.25 %

Line of Credit 15,000.00

Annual Fee \$ 25.00

Modification Agreement, made June 17, 2000, between DeMotte State Bank (the "Lender") of 1615 E. Commercial Ave., P.O. Box 346, Lowell, IN 46356 and Milton R. Morris and Barbara J. Morris (the "Mortgagor") of 7204 West 235th Ave., Lowell, IN 46356.



RECITALS:

- A. The Lender is a party to a certain Home Equity Line Agreement and Disclosure, executed by Mortgagor on June 9, 1993, with an original maximum credit limit of Fifteen Thousand-----00/100 (\$15,000.00) Dollars (the "Agreement"); and
- B. The Agreement is secured by a certain real estate Mortgage Securing Home Equity Line dated June 9, 1993, with an original maturity date of June 15, 2000, and recorded June 16, 1993 as Document Number 93038907, or in Liber _____, Page _____, or as Instrument Number _____, Book Number _____, Page Number _____, or in Official Records Book Number _____, Page Number _____, in the Office of the Recorder for Lake County, State of Indiana, (the "Mortgage"), in the following described property in County of Lake and State of Indiana, to wit:

Part of the South 1/2 Section 26, Township 32 North, Range 9 West of the 2nd P.M., described as follows: Beginning at the Northwest corner of said S 1/2; thence South 89 degrees 53'10" East along the North line of said S 1/2 a distance of 4056.27 feet more or less to the Northwest Corner of the East 36 acres of the N 1/2, SE 1/4 of Section 26, Township 32 North, Range 9 West of the 2nd P.M. (said point being 1178.91 feet West of the Northeast corner of said East 36 acres): thence South 00 degrees 15'41" East 1329.71 feet more or less to the Southwest corner of said East 36 acres; thence North 89 degrees 50'10" West, 2122.91 feet more or less to the Northeast corner of the West 1/2, SE 1/4, SW 1/4 of said Section 26; thence South 00 degrees 03'13" East along said East line a distance of 1195.84 feet more or less to a point 8 rods (132') North of the South line of said Section 26 Township 32 North Range 9 West of the 2nd P.M.; thence North 89 degrees 47'10" West parallel to the South line of said Section 26 a distance of 661.24 feet more or less to a point on the East line of the SW 1/4, SW 1/4 of said Section 26; thence South 00 degrees 03'13" East, 32.00 feet; thence North 89 degrees 47'10" West, 1322.52 feet, more or less to the West line of said Section 26; thence North 00 degrees 04'18" East, 2552.20 feet more or less to the point of beginning, containing 180.343 acres more or less.

- C. The Mortgagor and Lender wish to modify the Mortgage without the necessity of rewriting the Agreement and Mortgage.

Now, therefore, in consideration of the mutual agreement herein contained and other good and valuable consideration, the Mortgagor and Lender agree as follows:

CTIC Has made an accomodation recording of the instrument We Have made no examination of the instrument or the land affected.

pk 12.00 pc CT
Clerk # 16701

1. Final Maturity Date: Mortgagor can obtain advances of credit for seven years (the "new draw period") from the date hereof.
2. The parties agree that the Agreement and Mortgage, including modification of the maturity date is in full force and effect with respect to each and every term and provision thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Mortgaged Premises. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary or effect any provision, term condition or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties or remedies under the Agreement and the Mortgage, it being the intent of the parties that the terms and provisions thereof shall continue in full force and effect, except as specifically modified hereby.
3. If Mortgagor consists of two or more persons, the liability of such persons hereunder shall be joint and several.
4. This Modification Agreement shall be binding upon the heirs, successors and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to both genders.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in the Home Equity Line Modification Agreement executed by Borrower and recorded with it.

DEMOTTE STATE BANK

By:

Guy A. Carlson
Guy A. Carlson, SR V.P. & Branch Manager

Milton R. Morris
Borrower Milton R. Morris

Barbara J. Morris
Borrower Barbara J. Morris

STATE OF INDIANA
COUNTY OF Lake

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared Milton R. Morris and Barbara J. Morris, as husband and wife and acknowledged execution of the foregoing instrument.

Witness my hand and seal this 17th day of June, 2000.

My Commission Expires: October 21, 2006

County of Residence: Lake

Stacey Bright
Notary Public

Stacey Bright

Printed Name

Prepared By: Guy A. Carlson, SR V.P. & Branch Manager