

Chicago Tide Insurance Company

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 106873

2002 NOV 21 AM 10: 01

MORRIS W. CARTER
RECORDER

M-61911

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

HOME EQUITY LINE MODIFICATION AGREEMENT

Loan Number: 800-212-3
Current Annual Percentage Rate 8.25 %
Line of Credit 28,000.00
Annual Fee \$ 25.00

Modification Agreement, made November 10, 1995, between DeMotte State Bank (the "Lender") of 1615 E. Commercial Ave.-P.O. Box 346, Lowell, IN 46356 and Paul E. Anderson and Elaine Anderson, Husband and Wife (the "Mortgagor") of 634 Joe Martin Road, Lowell, IN 46356.

Document is NOT OFFICIAL!

RECITALS:

- A. The Lender is a party to a certain Home Equity Line Agreement and Disclosure, executed by Mortgagor on November 15, 2002, with an original maximum credit limit of Twenty Eight Thousand (\$ 28,000.00) Dollars (the "Agreement"); and
- B. The Agreement is secured by a certain real estate Mortgage Securing Home Equity Line dated November 10, 1995, with an original maturity date of November 15, 2002 and recorded November 28, 1995 as Document Number 95072145, 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:

Lot 115, Woodland Hills 10th Addition, an Addition to the Town of Lowell, as Shown in Plat Book 49, Page 52, in Lake County, Indiana.

- 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:

Handwritten notes: 12/20, CT, 25/30/02

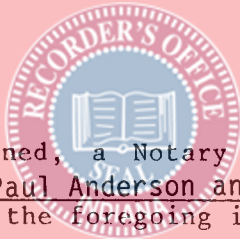
1. Final Maturity Date: Mortgagor can obtain advances of credit for seven years (the "new draw period") from the date hereof.
2. The parties agree that the Agreement and Mortgage, including modification of the maturity date is in full force and effect with respect to each and every term and provision 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* *Paul Anderson*
 Guy A. Carlson, Sr V.P. & Branch Manager Borrower Paul Anderson
Elaine Anderson
 Borrower Elaine Anderson

STATE OF INDIANA
 COUNTY OF Lake

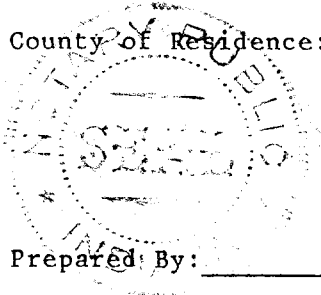


Before me, the undersigned, a Notary Public in and for said State and County, personally appeared Paul Anderson and Elaine Anderson, Husband and Wife and acknowledged execution of the foregoing instrument.

Witness my hand and seal this 15th day of November, 2002.

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