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LAKE COUNTY
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W. BROWN
REC'D

DeMotte State Bank
210 S. Halleck St.
P.O. Box 400
DeMotte, IN. 46310



HOME EQUITY LINE MODIFICATION AGREEMENT

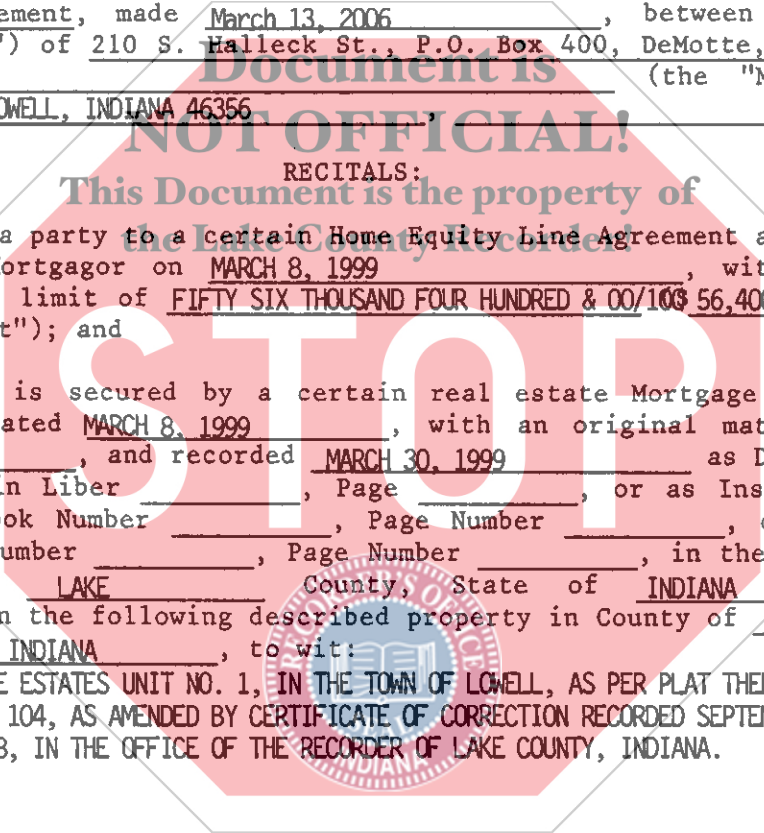
Loan Number: 801-761-8

Current Annual Percentage Rate 8.50 %

Line of Credit \$56,400.00

Annual Fee \$ 25.00

Modification Agreement, made March 13, 2006, between DeMotte State Bank (the "Lender") of 210 S. Halleck St., P.O. Box 400, DeMotte, IN. 46310 and VIRGINIA L. GRANT (the "Mortgagor") of 246 CRESTLINE DRIVE LOWELL, INDIANA 46356.



RECITALS:

- A. The Lender is a party to a certain Home Equity Line Agreement and Disclosure, executed by Mortgagor on MARCH 8, 1999, with an original maximum credit limit of FIFTY SIX THOUSAND FOUR HUNDRED & 00/100 \$56,400.00 Dollars (the "Agreement"); and
- B. The Agreement is secured by a certain real estate Mortgage Securing Home Equity Line dated MARCH 8, 1999, with an original maturity date of MARCH 13, 2006, and recorded MARCH 30, 1999 as Document Number 99027259, 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 42 IN BEL-AIRE ESTATES UNIT NO. 1, IN THE TOWN OF LOWELL, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 39 PAGE 104, AS AMENDED BY CERTIFICATE OF CORRECTION RECORDED SEPTEMBER 11, 1970 AS DOCUMENT NO. 73178, IN THE OFFICE OF THE RECORDER OF 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:

- 1. Final Maturity Date: Mortgagor can obtain advances of credit for seven years (the "new draw period") from the date hereof.

ck#
035860
OV. 2.00 14.00
D.D.M.

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, EVP & BRANCH MANAGER

Virginia Bobeck Grant
 Borrower VIRGINIA L. GRANT

 Borrower

STATE OF INDIANA
 COUNTY OF LAKE

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared VIRGINIA L. GRANT and acknowledged execution of the foregoing instrument.

Witness my hand and seal this 13TH day of MARCH, 2006.

My Commission Expires: JANUARY 24, 2013

County of Residence: LAKE

Heather Tate
 Notary Public

HEATHER F. TATE
 Printed Name

Prepared By: GUY A. CARLSON, EXECUTIVE VICE PRESIDENT AND BRANCH MANAGER



Prescribed by the
State Board of Accounts
(2005)

Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security numbers;
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, the undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.

