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MICHAEL A. BROWN
RECORDER

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

HOME EQUITY LINE MODIFICATION AGREEMENT

Loan Number: 8026676
Current Annual Percentage Rate 8.75 %
Line of Credit 62,000.00
Annual Fee \$ 25.00

Modification Agreement, made AUGUST 19, 2006, between DeMotte State Bank (the "Lender") of 210 S. Halleck St., P.O. Box 400, DeMotte, IN. 46310 and PHILLIP A. KUIPER AND SHERRI L. KUIPER, HUSBAND AND WIFE (the "Mortgagor") of 432 MEADOW LANE LOWELL, IN 46356.

RECITALS:

- NOT OFFICIAL!**
This Document is the property of the Lake County Recorder.
STOP
- A. The Lender is a party to a certain Home Equity Line Agreement and Disclosure, executed by Mortgagor on AUGUST 14, 1999, with an original maximum credit limit of SIXTY TWO THOUSAND & 00/100---(\$ 62,000.00) Dollars (the "Agreement"); and
- B. The Agreement is secured by a certain real estate Mortgage Securing Home Equity Line dated AUGUST 14, 1999, with an original maturity date of 8-20-2006, and recorded AUGUST 31, 1999 as Document Number 99072013, 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 72 IN BLOCK 2 IN EASTDALE ESTATES, UNIT 4, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 46 PAGE 108, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY

- 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.

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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

Phillip A. Kuiper
 Borrower PHILLIP A. KUIPER
Sherrri L. Kuiper
 Borrower SHERRI L. KUIPER

STATE OF INDIANA
 COUNTY OF INDIANA

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared PHILLIP A. KUIPER AND SHERRI L. KUIPER, HUSBAND AND WIFE and acknowledged execution of the foregoing instrument.

Witness my hand and seal this 19TH day of AUGUST, 2006.

My Commission Expires: January 24, 2013

County of Residence: lake



Heather F. Tate
 Notary Public

HEATHER F. TATE
 Printed Name

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

"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."

Heather F. Tate