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MICHAEL S. RAJMAN
RECORDER

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

HOME EQUITY LINE MODIFICATION AGREEMENT

Loan Number: 802-992-8

Current Annual Percentage Rate 6.75 %

Line of Credit \$30,000.00

Annual Fee \$ 25.00

Modification Agreement, made June 17, 2012, between DeMotte State Bank (the "Lender") of 1615 East Commercial Avenue, P O Box 346, Lowell, Indiana 46356 and THE ZIESE FAMILY LIVING TRUST DATED OCTOBER 19, 1995, FAMILY LIVING TRUST, 17150 GRANT STREET, LOWELL, IN 46356

This Document is the property of
the Lake County Recorder!

RECITALS:

- A. The Lender is a party to a certain Home Equity Line Agreement and Disclosure, executed by Mortgagor on June 13, 2005, with an original maximum credit limit of Thirty Thousand and 00/100 (\$30,000.00) Dollars (the "Agreement"); and
- B. The Agreement is secured by a certain real estate Mortgage Securing Home Equity Line dated June 13, 2005, with an original maturity date of June 17, 2012, and recorded June 24, 2005 as Document Number 2005 052167, 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 the State of Indiana to wit:

Part of the Southwest Quarter of the Southwest Quarter of Section 16, Township 33 North, Range 8 West of the 2nd P.M., Lake County, Indiana, described as follows: Commencing at the Southwest corner of said Section 16; thence North 00 degrees 06 minutes 39 seconds West, along the West line of said Section 16, 554.51 feet to the North line of the South 16.88 acres of the Southwest Quarter of the Southwest Quarter of said Section 16 and the point of beginning; thence continuing North 00 degrees 06 minutes 39 seconds West, along said West line, 768.11 feet to the North line of the Southwest Quarter of the Southwest Quarter of said Section 16; thence South 88 degrees 36 minutes 34 seconds East, along said North line, 370.00 feet; thence South 00 degrees 06 minutes 39 seconds East, 74.02 feet; thence South 88 degrees 36 minutes 34 seconds East, 957.21 feet to the East line of the Southwest Quarter of the Southwest Quarter of said Section 16; thence South 00 degrees 04 minutes 11 seconds East, along said East line, 695.29 feet to the North line of the South 16.88 acres of the Southwest Quarter of the Southwest Quarter of said Section 16; thence, North 88 degrees 33 minutes 25 seconds West, along said North line, 1326.75 feet to the point of beginning.

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- 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.
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 provisions, 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: *Jeff A. Sawaska*
 Jeff A. Sawaska
 VP & Mortgage Loan Officer

Zachary Ziese
 Borrower ZACHARY ZIESE, Trustee

Julie A. Ziese
 Borrower JULIE A. ZIESE, Trustee

STATE OF INDIANA
 COUNTY OF LAKE

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared ZACHARY ZIESE AND JULIE A. ZIESE, Trustees of THE ZIESE FAMILY LIVING TRUST DATED OCTOBER 19, 1995 and acknowledged execution of the foregoing instrument.

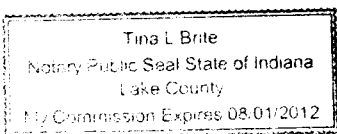
Witness my hand and seal this 17th day of June, 2012.

My Commission Expires: 08/01/2012

County of Residence:
Lake

Tina L Brite
 Notary Public

Tina Brite
 Printed Name



Prepared By: GUY A CARLSON, EXEC V P & LOWELL BANKING CENTER
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.”

GUY A CARLSON, EXEC V P & LOWELL BANKING CENTER MANAGER

