

2013 090904

2013 DEC 12 AM 9:33

MICHAEL J. BROWN
RECORDER

5

RECORDATION REQUESTED BY:

State Farm Bank, F.S.B.
NMLS Company ID 139716
One State Farm Plaza
Bloomington, IL 61710

WHEN RECORDED MAIL TO:

State Farm Bank, F.S.B.
P O Box 5961
Madison, WI 53705-0961

SEND TAX NOTICES TO:

ANDREA M HARBIN
MARK D HARBIN
1649 SHERIDAN AV
WHITING, IN 46394-1306

RETURN TO:
DRI Title & Escrow
13057 W. Center Rd., Ste #1
Omaha, NE 68144

DRI 76997272685756

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 11, 2013, is made and executed between ANDREA M HARBIN and MARK D HARBIN; as Wife and Husband (referred to below as "Grantor") and State Farm Bank, F.S.B., whose address is One State Farm Plaza, Bloomington, IL 61710 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 2, 2002 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

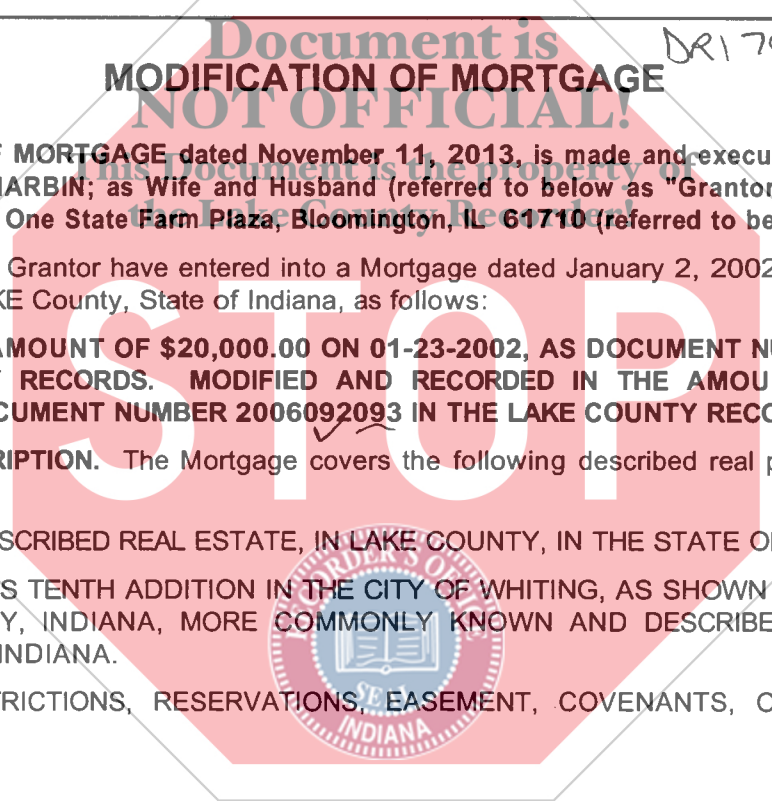
RECORDED IN THE AMOUNT OF \$20,000.00 ON 01-23-2002, AS DOCUMENT NUMBER 2002-007775 IN THE LAKE COUNTY RECORDS. MODIFIED AND RECORDED IN THE AMOUNT OF \$90,000.00 ON 10-20-2006, AS DOCUMENT NUMBER 2006092093 IN THE LAKE COUNTY RECORDS.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in LAKE County, State of Indiana:

THE FOLLOWING DESCRIBED REAL ESTATE, IN LAKE COUNTY, IN THE STATE OF INDIANA, TO-WIT:

LOT 55, DAVIDSON'S TENTH ADDITION IN THE CITY OF WHITING, AS SHOWN IN PLAT BOOK 5, PAGE 2, IN LAKE COUNTY, INDIANA, MORE COMMONLY KNOWN AND DESCRIBED AS 1649 SHERIDAN AVENUE, WHITING, INDIANA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENT, COVENANTS, OIL, GAS OR MINERAL



E of Ref 24. -
27818 d
M-E

**MODIFICATION OF MORTGAGE
(Continued)**

RIGHTS OF RECORD, IF ANY.

The Real Property or its address is commonly known as 1649 SHERIDAN AVE, WHITING, IN 46394-1306.
The Real Property tax identification number is 45-03-06-476-003.000-025.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

DECREASING CREDIT LIMIT FROM \$90,000.00 TO \$89,550.00 AND EXTENDING MATURITY DATE TO 12-31-2038

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

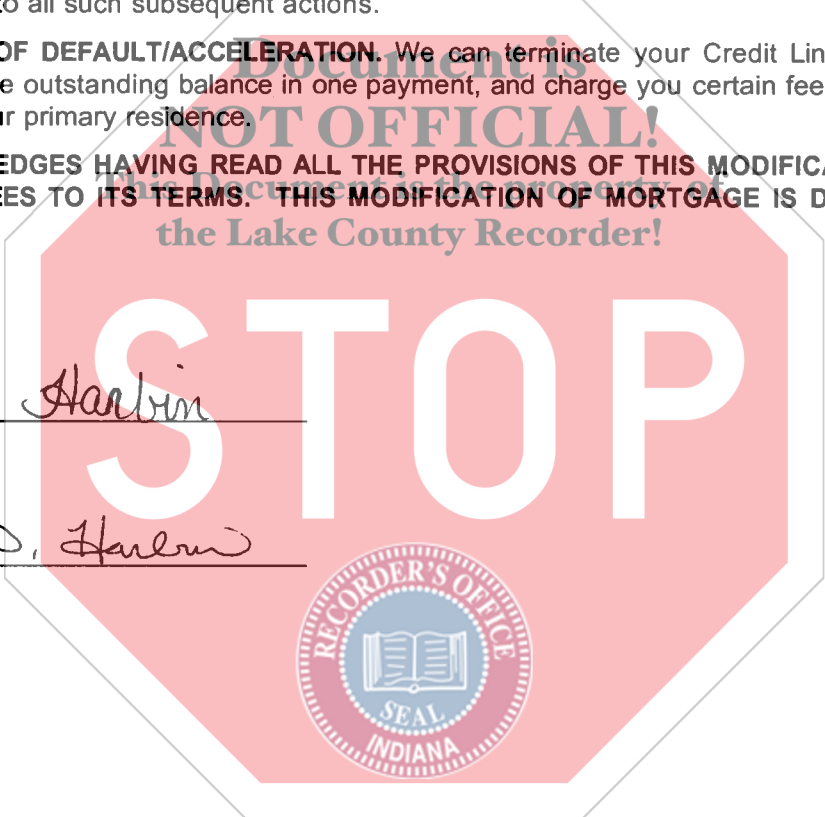
ADDITIONAL EVENT OF DEFAULT/ACCELERATION. We can terminate your Credit Line Account and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if the property is not owner occupied as your primary residence.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 11, 2013.

GRANTOR:

x Andrea M. Harbin
ANDREA M HARBIN

x Mark D. Harbin
MARK D HARBIN



MODIFICATION OF MORTGAGE
(Continued)

LENDER:

STATE FARM BANK, F.S.B.

x *Steven W. Hahn*
Authorized Signer
STEVEN W. HAHN
HOME EQUITY MANAGER

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana)

COUNTY OF Porter)

) SS

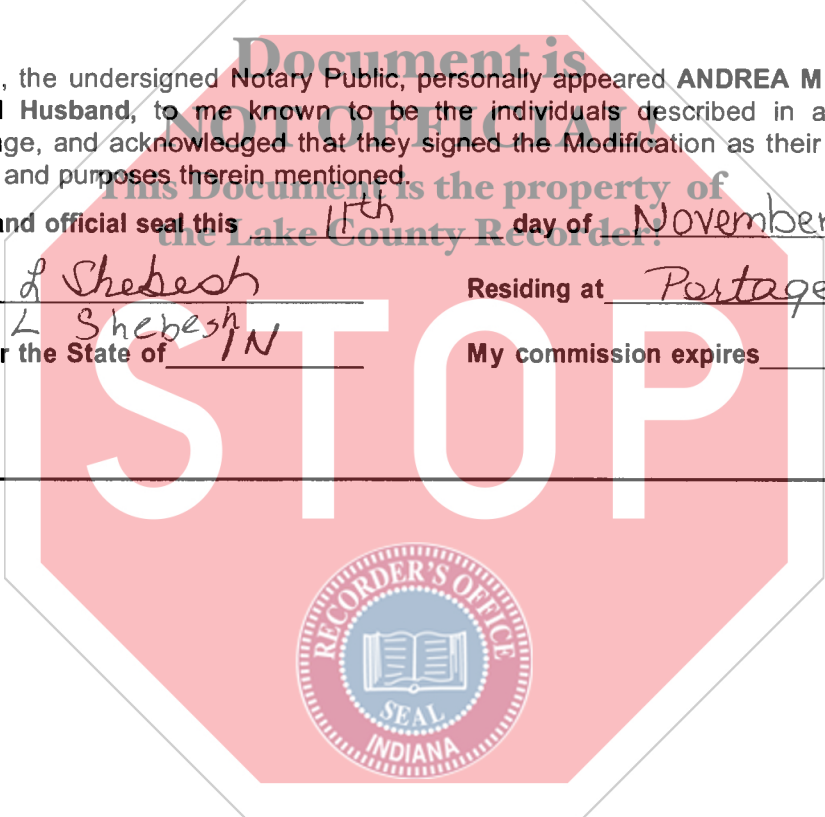


On this day before me, the undersigned Notary Public, personally appeared **ANDREA M HARBIN and MARK D HARBIN, as Wife and Husband**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 17th day of November, 2013.

By Deborah L Shebesh Residing at Portage IN

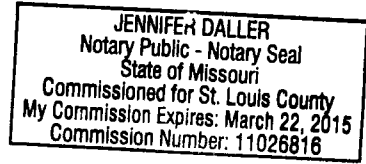
Notary Public in and for the State of IN My commission expires 2/5/2020



MODIFICATION OF MORTGAGE
(Continued)

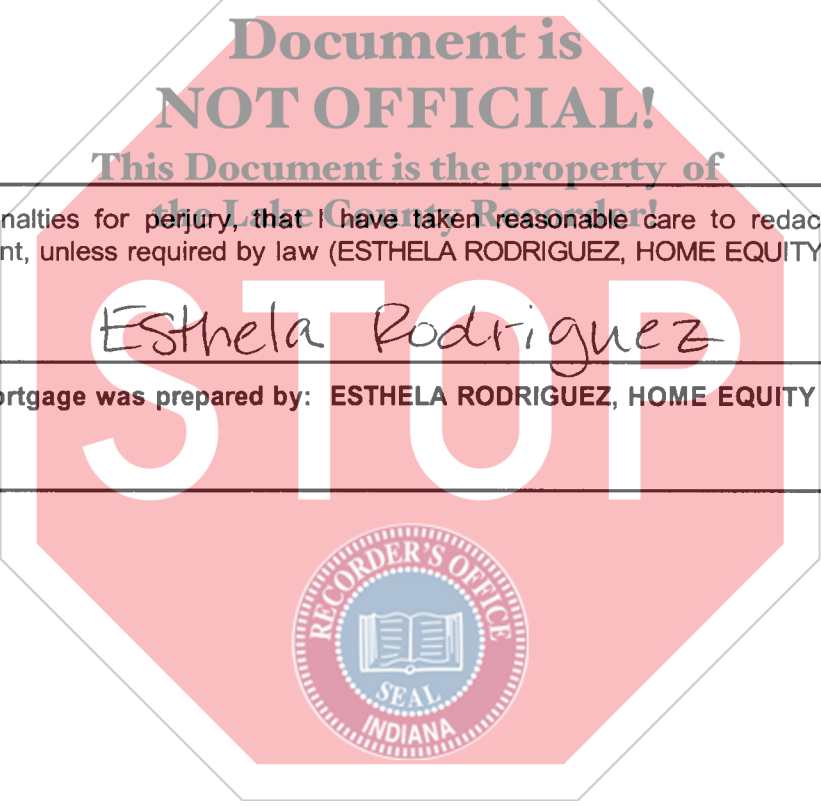
LENDER ACKNOWLEDGMENT

STATE OF Missouri)
)
COUNTY OF St. Louis) SS
)



On this 19th day of November, 2013, before me, the undersigned Notary Public, personally appeared Steven W Hahn and known to me to be the Home Equity Manager authorized agent for **State Farm Bank, F.S.B.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **State Farm Bank, F.S.B.**, duly authorized by **State Farm Bank, F.S.B.** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **State Farm Bank, F.S.B.**

By [Signature] Residing at St. Louis County
Notary Public in and for the State of MO My commission expires 3.22.15



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 (ESTHELA RODRIGUEZ, HOME EQUITY REPRESENTATIVE).

Esthela Rodriguez
This Modification of Mortgage was prepared by: ESTHELA RODRIGUEZ, HOME EQUITY REPRESENTATIVE

RECORDING PAGE

