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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 011282

2014 FEB 26 AM 9:16

MICHAEL B. BROWN
RECORDER

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 57305-0961

H

RETURN TO:

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

SEND TAX NOTICES TO:

GEORGE R ZANDSTRA; BARBARA E
ZANDSTRA; and THE GBZ REVOCABLE
TRUST DATED AUGUST 7, 2013
3108 99TH PL
HIGHLAND, IN 46322-3311

Document is
NOT OFFICIAL
MODIFICATION OF MORTGAGE

DRL 769917272934292

This Document is the property of
the Lake County Recorder

THIS MODIFICATION OF MORTGAGE dated February 7, 2014, is made and executed between GEORGE R ZANDSTRA and BARBARA E ZANDSTRA, not personally but as Trustees on behalf of THE GBZ REVOCABLE TRUST DATED AUGUST 7, 2013; and GEORGE R ZANDSTRA, BARBARA E ZANDSTRA; as Husband and Wife (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").

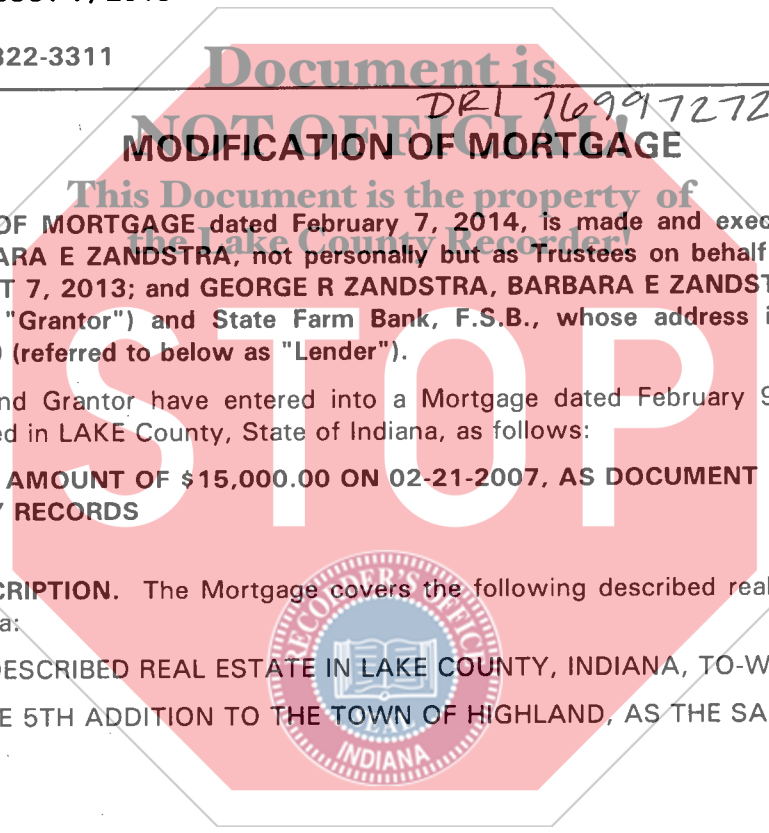
MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 9, 2007 (the "Mortgage") which has been recorded in LAKE County, State of Indiana, as follows:

RECORDED IN THE AMOUNT OF \$15,000.00 ON 02-21-2007, AS DOCUMENT NUMBER 2007 014767 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, INDIANA, TO-WIT:

LOT 152, LAKESIDE 5TH ADDITION TO THE TOWN OF HIGHLAND, AS THE SAME APPEARS OF RECORD



E \$25.00
M.E. 1-1-14
#229663

**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 76997272934292

Page 2

ON THE RECORDED PLAT THEREOF IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, AS SHOWN IN PLAT BOOK 37, PAGE 29.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENT, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

The Real Property or its address is commonly known as 3108 99TH PL, HIGHLAND, IN 46322-3311. The Real Property tax identification number is 16-27-0352-0025.

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

EXTENDING MATURITY DATE TO 03-31-2039. UPDATE VESTING FROM GEORGE ZANDSTRA AND BARBARA ZANDSTRA, HUSBAND AND WIFE TO GEORGE R ZANDSTRA AND BARBARA E ZANDSTRA, NOT PERSONALLY BUT AS TRUSTEES ON BEHALF OF THE GBZ REVOCABLE TRUST DATED AUGUST 7, 2013

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.

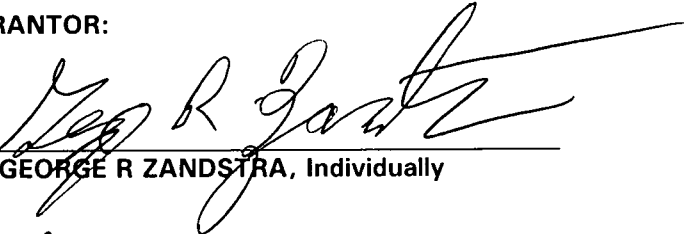
ADDITIONAL EVENT OF DEFAULT/ACCELERATION. We can terminate your Credit Line Account and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if the property is not owner occupied as your primary residence.



MODIFICATION OF MORTGAGE
(Continued)


GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 7, 2014.


GRANTOR:

X 
GEORGE R ZANDSTRA, Individually

X 
BARBARA E ZANDSTRA, Individually

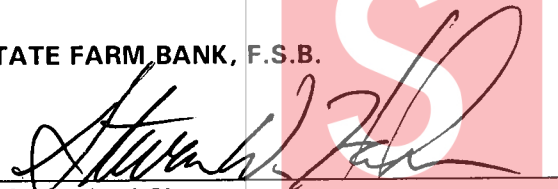
THE GBZ REVOCABLE TRUST DATED AUGUST 7, 2013

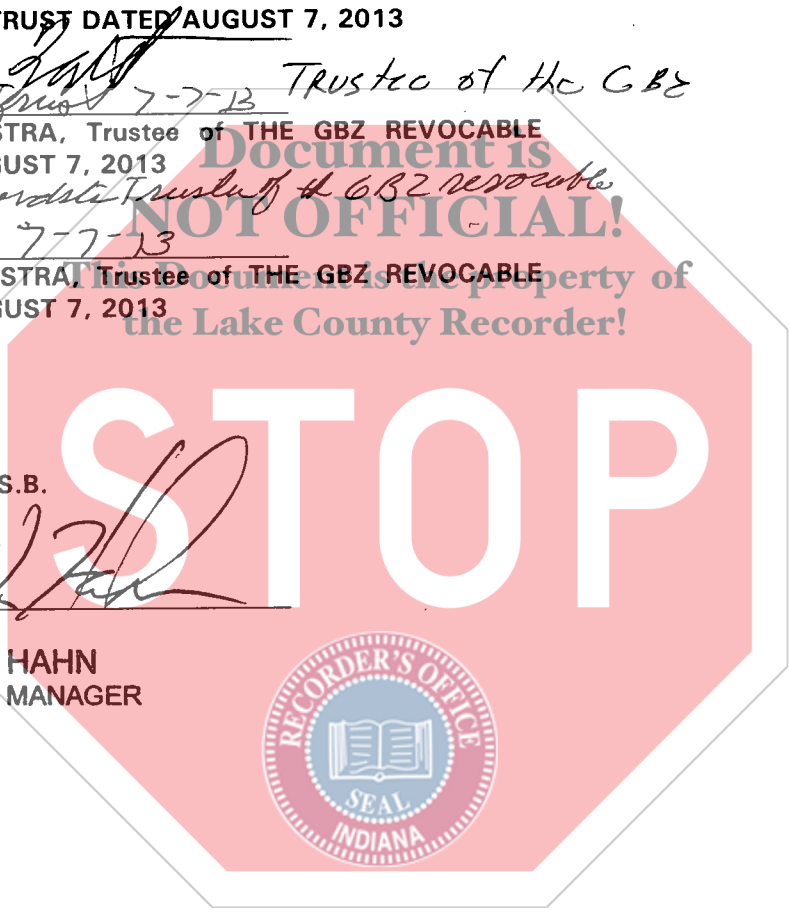
By:  Trustee of the GBZ
~~George R Zandstra~~ Trustee of THE GBZ REVOCABLE TRUST DATED AUGUST 7, 2013

By:  Trustee of the GBZ Revocable
~~Barbara E Zandstra~~ Trustee of THE GBZ REVOCABLE TRUST DATED AUGUST 7, 2013

LENDER:

STATE FARM BANK, F.S.B.

X 
Authorized Signer
STEVEN W. HAHN
HOME EQUITY MANAGER



MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana

COUNTY OF Lake



On this day before me, the undersigned Notary Public, personally appeared **GEORGE R ZANDSTRA** and **BARBARA E ZANDSTRA**, as **Husband and Wife**, 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 7th day of Feb, 2014.

By Janine Mahala Residing at Highland St
Janine Mahala Lake County
Notary Public in and for the State of Indiana My commission expires 3-12-2015

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TRUST ACKNOWLEDGMENT!

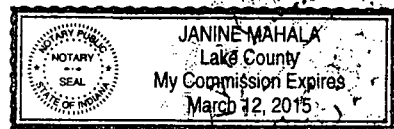
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STATE OF Indiana

COUNTY OF Lake

On this 7th day of Feb, 2014, before me, the undersigned Notary Public, personally appeared **GEORGE R ZANDSTRA**, Trustee of **THE GBZ REVOCABLE TRUST DATED AUGUST 7, 2013** and **BARBARA E ZANDSTRA**, Trustee of **THE GBZ REVOCABLE TRUST DATED AUGUST 7, 2013**, and known to me to be authorized trustees or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Janine Mahala Residing at Highland St
Janine Mahala Lake County
Notary Public in and for the State of Indiana My commission expires 3-12-15



MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

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

JENNIFER DALLER
Notary Public - Notary Seal
State of Missouri
Commissioned for St. Louis County
My Commission Expires: March 22, 2015
Commission Number: 11026816

On this 17th day of February, 2014, before me, the undersigned Notary Public, personally appeared Steven W Hahn and known to me to be the Home Equity Managers 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 Maryland Heights MO
Notary Public in and for the State of MO My commission expires 3.22.15

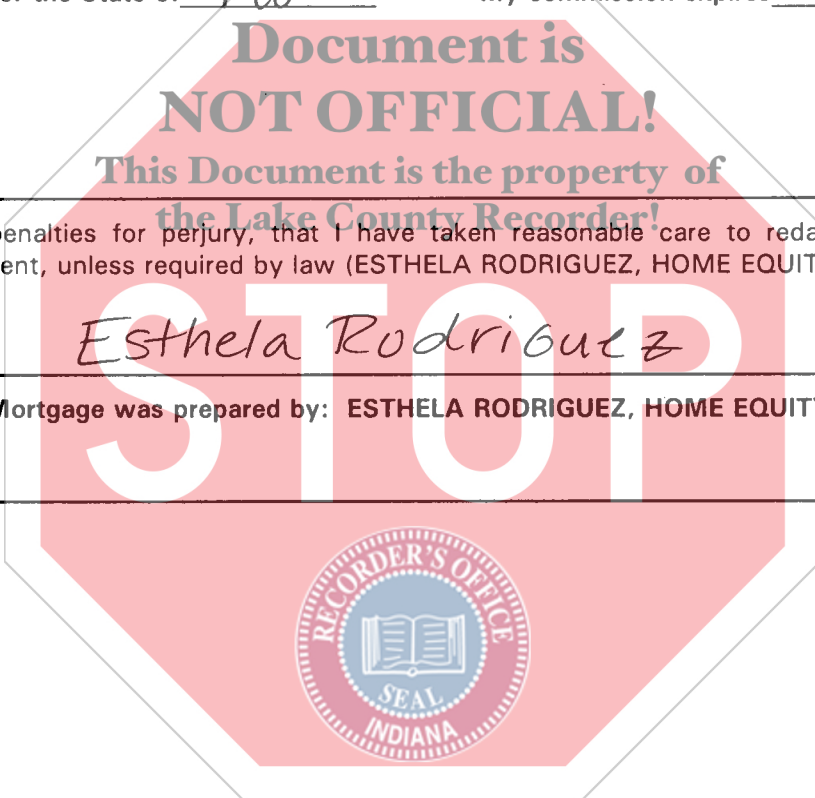
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I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law (ESTHELA RODRIGUEZ, HOME EQUITY REPRESENTATIVE).

Esthela Rodriguez

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



RECORDING PAGE

