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2015 062228

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2015 SEP 10 AM 9:07

MICHAEL B. BROWN  
RECORDER

**WHEN RECORDED MAIL TO:**

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

**Document is  
MODIFICATION OF MORTGAGE  
NOT OFFICIAL!**

**THIS MODIFICATION OF MORTGAGE** dated August 31, 2015, is made and executed between Mark A Ballard and Jill E Ballard, whose address is 263 Buttercup Lane, Dyer, IN 46311 (referred to below as "Grantor") and DeMotte State Bank, whose address is 210 S Halleck St., P. O. Box 400, DeMotte , IN 46310 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 1, 2004 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

Rollover Real Estate Mortgage dated January 9, 2004 in the office of Lake County Indiana with a recording number of 2004 005885.

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

Lot 10 in Highpoint Prairie-Unit 1 to the Town of Dyer, as per plat thereof, recorded in Plat Book 93 page 25, in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known as 263 Buttercup Lane, Dyer, IN 46311.

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

Rollover Real Estate Mortgage maturity date is extended to August 31, 2045.

**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.

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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 AUGUST 31, 2015.

GRANTOR:

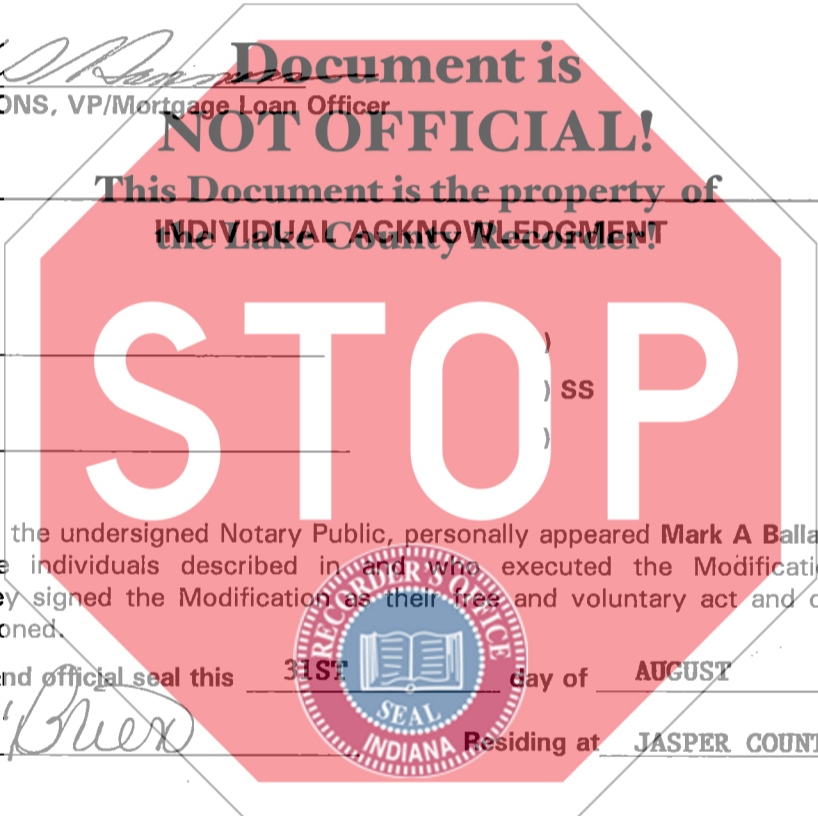
x Mark A Ballard  
Mark A Ballard

x Jill E Ballard  
Jill E Ballard

LENDER:

DEMOTTE STATE BANK

x Jennifer D Hammons  
JENNIFER D HAMMONS, VP/Mortgage Loan Officer



STATE OF INDIANA

COUNTY OF JASPER

)  
) SS  
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On this day before me, the undersigned Notary Public, personally appeared **Mark A Ballard and Jill E Ballard**, 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 31ST day of AUGUST, 2015.

By Laura O'Brien  
LAURA O'BRIEN Residing at JASPER COUNTY

Notary Public in and for the State of INDIANA My commission expires JANUARY 17, 2017

MODIFICATION OF MORTGAGE  
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF INDIANA )

) SS

COUNTY OF JASPER )

On this 31ST day of AUGUST, 20 15, before me, the undersigned Notary Public, personally appeared **JENNIFER D HAMMONS** and known to me to be the **VP/Mortgage Loan Officer**, authorized agent for **DeMotte State Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **DeMotte State Bank**, duly authorized by **DeMotte State Bank** 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 **DeMotte State Bank**.

By *Laura O'Brien*  
**LAURA O'BRIEN**

Residing at JASPER COUNTY

Notary Public in and for the State of INDIANA My commission expires JANUARY 17, 2017

**Document is  
NOT OFFICIAL!**

**This Document is the property of  
the Lake County Recorder!**

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 ( **DANIEL J. RYAN** ).

This Modification of Mortgage was prepared by: **DANIEL J. RYAN, EX. V.P. & LOAN ADMIN.**

