

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2017 058228

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MICHAEL B. BROWN
RECORDER

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

HOME EQUITY LINE MODIFICATION AGREEMENT

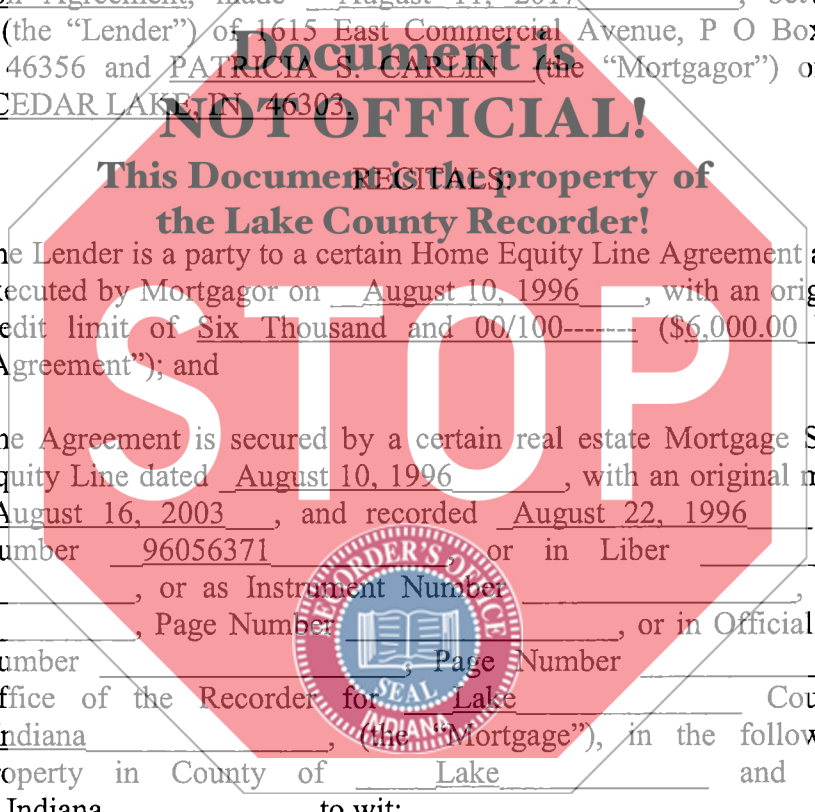
Loan Number: 801-884-8

Current Annual Percentage Rate 6.50 %

Line of Credit \$6,000.00

Annual Fee \$ 25.00

Modification Agreement, made August 11, 2017, between DeMotte StateBank (the "Lender") of 1615 East Commercial Avenue, P O Box 346, Lowell, Indiana 46356 and PATRICIA S. CARLIN (the "Mortgagor") of 12719 OAK STREET, CEDAR LAKE, IN 46303.



- A. The Lender is a party to a certain Home Equity Line Agreement and Disclosure, executed by Mortgagor on August 10, 1996, with an original maximum credit limit of Six Thousand and 00/100----- (\$6,000.00) Dollars (the "Agreement"); and
- B. The Agreement is secured by a certain real estate Mortgage Securing Home Equity Line dated August 10, 1996, with an original maturity date of August 16, 2003, and recorded August 22, 1996 as Document Number 96056371, 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:

LOTS 42, 43, 44 AND 45, BLOCK 3, PLAT LM, THE SHADES, IN THE TOWN OF CEDAR LAKE, AS SHOWN IN PLAT BOOK 12, PAGE 9, IN LAKE COUNTY, INDIANA.

- 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

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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: *Guy A. Carlson*
 Guy A. Carlson, Exec. V.P. & Lowell Banking Center Manager
 Borrower *Patricia S. Carlin*
 PATRICIA S. CARLIN
 Borrower



STATE OF INDIANA
COUNTY OF LAKE

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared PATRICIA S. CARLIN and acknowledged execution of the foregoing instrument.

Witness my hand and seal this 11th day of August, 2017.

My Commission Expires: May 10, 2022

County of Residence: Lake



Rosemarie E. Moyer
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