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REAL ESTATE MORTGAGE

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

THIS INDENTURE WITNESSETH, that John Tica and Natalie S. Tica, Husband and Wife of Lake County, State of Indiana, whether one or more herein called Mortgagor, MORTGAGES AND WARRANTS TO Bank of Indiana, National Association with an office located at 1000 E. 80th Place, Merrillville, Indiana hereafter called the Mortgagee, the following described real estate in Lake County, State of Indiana, to-wit:

See Attached Exhibit "A" for legal description

together with all buildings, improvements, appurtenances, and fixtures attached, erected or used in connection with the real estate or hereafter acquired, attached, erected, appurtenant or used in connection with the real estate, and together with all rents, issues, income, profits, rights, privileges, interests, easements and hereditaments thereof.

This mortgage is given to secure (a) the payments of ~~Mortgagors~~ Promissory Note payable to the Mortgagee dated October 9, 19 84 in the amount of Fifty Thousand Dollars and 00/100----- (\$ 50,000.00-----) with a final payment due and payable on January 7, 1985 together with interest and any extensions or renewals thereof and likewise to secure the performance by the Mortgagor of all of Mortgagors covenants, agreements, promises, payments, and conditions contained in this mortgage, or the Note it secure, or any other instruments signed by the Mortgagor in conjunction with the indebtedness secured by this mortgage, and (b) In addition, this mortgage is given to secure any and all other indebtedness or liabilities (except loans subject to the Federal Truth in Lending Act) of Mortgagors to Mortgagee or either or any of them, jointly or severally, including future advances, whether said indebtedness, liabilities or future advances be direct or indirect, primary or secondary, or contingent, which may be existing at this time or may be created at any time in the future, whether or not related to, or of the same class as the specific debt secured herein, and whether or not secured by additional or different collateral.

The Mortgagor for himself, his heirs, executors, administrators, successors, assigns covenants and agrees with said Mortgagee, its successors and assigns as follows:

STATE OF INDIANA, S.S. NO. LAKE COUNTY FILED FOR RECORD
OCT 31 10 01 AM '84
WILLIAMSON RECORD CO.

1. If there is a default in the payment of any indebtedness hereby secured or in the performance of any of the Mortgagor's covenants set forth in this mortgage or other instruments signed in conjunction with the indebtedness this mortgage secured, or if Mortgagor should abandon the aforesaid property, or if said real estate or any part thereof should be attached, levied upon or seized, or if the Mortgagor should become bankrupt or insolvent or make an assignment for the benefit of creditors, or if a receiver should be appointed for the Mortgagor, then the entire indebtedness aforesaid shall, at Mortgagee's option, become immediately due and payable, without notice or demand, and the real estate shall be subject to foreclosure of this mortgage, and the Mortgagor if it elects to foreclose the same shall become entitled to the immediate possession of the aforesaid property together with the rents, issues, income and profits therefrom and all amounts due are payable without relief from valuation or appraisal laws and Mortgagor will pay all costs and attorneys' fees incurred by Mortgagee in the enforcement of the terms of the abovementioned mortgage.

2. For the duration of any indebtedness hereby secured: (a) the Mortgagor will keep the aforesaid property in its present state of repair, normal wear and tear excepted; (b) Mortgagor will pay all taxes and assessments imposed on the said property and will otherwise take such action and exercise such forbearance as may be necessary in order that the said property shall not hereafter become subject to any lien or encumbrance superior to this Mortgage; (c) Mortgagor will procure and maintain insurance with insurance companies acceptable to Mortgagee, against damage to or destruction of the improvements included in said real estate by fire or windstorm or any cause customarily included in the term "extended coverage", such insurance to be in a sum not at any time less than the value of such improvements or the total of the indebtedness then hereby secured plus all taxes, assessments and indebtedness then secured by any liens or encumbrances superior hereto on such real estate, whichever is smaller, and to be payable to the Mortgagee as its interest may appear; (d) Mortgagor will deliver the policy or a certificate evidencing said insurance to the Mortgagee and will allow Mortgagee possession of the same, and a Mortgagee may collect the proceeds of any insurance.

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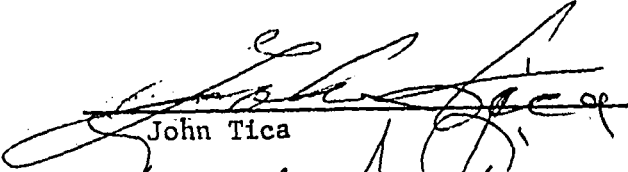
Return to: Bank of Indiana, NA
1000 E. 80th Place
Merrillville, IN
Attn: Valerie

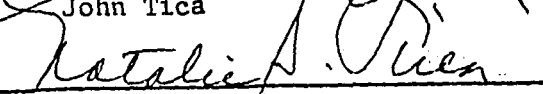
EXHIBIT "A"

Tract 1: Part of the East Half of the Southwest Quarter of Section 20, Township 35 North, Range 9 West of the 2nd P.M., commencing at a point 265.0 feet South of the Northwest corner of said East Half of the Southwest Quarter; thence running South 170.0 feet; thence East 512.90 feet; thence Northeasterly 224.35 feet to a point which is 659.30 feet East of the place of beginning; thence West 659.30 feet to the place of beginning, in Lake County, Indiana.

Tract 2: The North 100.0 feet of that part of the East Half of the Southwest Quarter of Section 20, Township 35 North, Range 9 West of the 2nd P.M. commencing at a point 435.0 feet South of the Northwest corner of said East Half of the Southwest Quarter; thence running East 512.90 feet; thence in a Southwesterly direction on a straight line, 747.48 feet to a point on the West line of said tract which is 997.38 feet South of the Northwest corner of said East Half of the Southwest Quarter; thence North on said West line, 562.38 feet to the place of beginning, in Lake County, Indiana.

Commonly known as: 8111 Patterson, Dyer, Indiana


John Tica


Natalie S. Tica