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REAL ESTATE MORTGAGE

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THIS INDENTURE WITNESSETH:

That Howard O. Cyrus and Ruth B. Cyrus, husband and wife as Mortgagor(s), of Lake County, Indiana, MORTGAGE AND WARRANT to Calumet National Bank, a national banking association, 5231 Hohman Avenue, Hammond, Lake County, Indiana, to the following real estate in Munster, Indiana, to-wit:

PARCEL ONE: Part of the Northeast Quarter of Section 24, Township 36 North, Range 10 West of the 2nd Principal Meridian, described as follows: Beginning at a point on the South line of Lot 13 in Ridgeland Park 4th Addition in the Town of Munster, as per plat thereof, recorded in Plat Book 32, page 95 1/2, in the Office of the Recorder of Lake County, Indiana, which point is 1192.10 feet West of the East line of said Section; thence South parallel to the East line of said Section 75.0 feet; thence South 79 degrees and 57 minutes East, parallel to the North line of Ridge Road 10.15 feet; thence South parallel to the East line of said Section 160.0 feet, more or less, to the North line of Ridge Road, thence south 79 degrees and 57 minutes East along said North line of Ridge Road, 53.0 feet; thence North parallel to the East line of said section 245.88 feet more or less to the South line of said Lot 13; thence West along the South line of said Lot 13, 62.21 feet to the point of beginning, in the Town of Munster, Lake County, Indiana.

PARCEL TWO: A parcel of land in the Northeast Quarter of Section 24 Township 36 North, Range 10 West of the 2nd Principal Meridian, described as beginning at a point 1061.13 feet West of the East line of said Section 24, and 257.85 feet North of the North line of Ridge Road; thence West parallel to the North line of said Section 24, 68.76 feet; thence South parallel to the East line of said Section 24, 245.88 feet; thence East along and on the North property line of Ridge Road 70.77 feet more or less; thence North 257.85 feet parallel to the East line of said Section 24, to the place of beginning, in the Town of Munster, Lake County, Indiana.

Failure of mortgagor(s) to pay... mortgage may be foreclosed without relief from valuation and appraisal laws and with reasonable attorney's fees and costs incurred by mortgagee in collection. Mortgagor(s) shall keep all taxes and charges against said real estate paid as they become due, and will keep the improvements insured in the name of mortgagee as its interest may appear and the policy duly assigned to mortgagee in the amount of at least \$115,000.00, and upon mortgagor(s) failure to do so, mortgagee may pay said taxes or insurance and the amount so paid shall become a part of the debt secured hereby.

Howard O. Cyrus

Ruth B. Cyrus

STATE OF INDIANA )
) SS:
COUNTY OF LAKE )

Before me, the undersigned, a notary public in and for said County and State personally appeared Howard O. Cyrus and Ruth B. Cyrus and and acknowledged the execution of the foregoing instrument as their free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and official seal this 26th day of February, 1985.

Sylvia Gil Notary Public

My Commission Expires: 02-07-86

My County of Residence: Lake

This document prepared by: C. Anne Brooks, Commercial Loan Officer

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

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INDIANA DIVISION

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Notary Seal: SYLVIA GIL, Notary Public, Lake County, Indiana