

REAL ESTATE MORTGAGE

899354

THIS INDENTURE WITNESSETH, that Richard C. Antonovich and Janet R. Antonovich,
Husband and Wife (herein jointly and severally
 called "Mortgagor") of Lake County, Indiana, MORTGAGES
 AND WARRANTS to Security Pacific Finance Corp.
521 E 86th St, Suite V, MERR, IND. 46410 Lake County, Indiana, (herein
 called the "Mortgagee"), the following described real estate in
Lake County, Indiana, to-wit:

Lot 25, Block "A" in Country Club Addition to the City of Gary, Unit "A"
 as shown in Plat Book 24, page 59, in the Office of the Recorder of Lake
 County, Indiana.

STATE OF INDIANA
 LAKE COUNTY
 RECORDER OF RECORDS
 JAN 29 2 40 PM '87
 RICHARD J. BLASTIC
 RECORDER, LAKE COUNTY
 CROWN POINT, INDIANA 46307

together with all improvements thereon, and all rights, privileges, interests, easements, covenants, and appurtenances, and all fixtures thereof (herein collectively called the "Mortgaged Premises")

This Mortgage is given to secure the performance by the Mortgagor of the covenants, and agreements contained herein, and in a Note of even date which provides for monthly instalments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on 2/3/92; or an initial balance of \$ NA and a credit limit of \$ NA under a Revolving Loan Agreement, which is incorporated herein by reference as if fully set out here at length. *Principal sum U.S. \$7803.25

The Mortgagor expressly agrees to pay the sum above secured, without any relief whatever from valuation or appraisal laws of the state of Indiana.

Mortgagor shall pay all taxes, assessments and charges that are levied against the Mortgaged Premises as the same become due.

Mortgagor shall keep the Mortgaged Premises insured against loss and damage by fire, windstorms and other hazards with such insurers and in such amounts as shall be approved by the Mortgagee. All such insurance policies shall contain clauses making all proceeds of such policies payable to the Mortgagee and the Mortgagor as their respective interests may appear.

Should the Mortgagor or its successor in interest without the consent in writing of the Mortgagee sell, transfer, or convey, or permit to be sold, transferred or conveyed, by agreement for sale or in any manner, its interest in the property (or any part thereof), then Mortgagee may declare all sums secured hereby immediately due and payable, subject to applicable law.

IN WITNESS WHEREOF, the Mortgagor has hereunto set his hand and seal this 29th day of January, 19 87.

Richard C. Antonovich Janet R. Antonovich
Richard C. Antonovich Janet R. Antonovich

STATE OF INDIANA)
)
) SS:
 COUNTY OF Lake)

Before me, the undersigned, a Notary Public in and for said County and State, this 29th day of Jan, 19 87, personally appeared Richard C. Antonovich and Janet R. Antonovich the above-named Mortgagor, and acknowledged the execution of the foregoing Mortgage.

Witness my hand and Notarial Seal.

Richard S. Balousek
 Notary Public Richard S. Balousek
 My Commission Expires: 6/6/90
 Residence of Lake County

This instrument was prepared by:
Carolyn J. Wright

DUE-ON-TRANSFER RIDER

Notice: This rider adds a provision to the Security Instrument allowing the Lender to require repayment of the Note in full upon transfer of the property.

THIS DUE-ON-TRANSFER RIDER is made this29th.... day ofJanuary....., 19.87., and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to ..Security Pacific Finance Corp..... (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

...1818 W. 58th Ave., Merrillville, IN 46410.....
(Property Address)

AMENDED COVENANT. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 16 of the Security Instrument is amended to read as follows:

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenant contained in this Due-On-Transfer Rider.

Richard C. Antonovich (Seal)
Richard C. Antonovich Borrower

Janet Antonovich (Seal)
Janet Antonovich Borrower

..... (Seal)
..... Borrower

..... (Seal)
..... Borrower