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Jon E. DeGuilio	
Barbara J. DeGuilio	
8944 Liable Road	
Highland, In. 46322	



MORTGAGOR
"I" includes each mortgagor above.

MORTGAGEE
"You" means the mortgagee, its successors and assigns.

Highland , Indiana 46322 (City) (City) (Zip Code)	Husband and Wife scribed below and all rights anytime in the future be pa	, mortgage to you on s, easements, appurtenances, ren rt of the property (all called the "	April 13, 19 ts, leases and existing and property")		, the real estate de- that may now or a
The North 5 Paut of Lat 9 and all of lot 10 in Plansant Acres Addition to the Town of Highland, as per plut thereof, recorded in Plat Book 51 Page 105, is the Office of the Recorder of Lake County, Indiana. **THE Comment and warrant title to the property, except for encumbrancies of record, municipal and softing ordinances, current faves an essessments not yet due and .a. Roal _ Estate _Mortgage _ to lat _ Bank _ of hitting **ECURED DEBT: This mortgage secures repayment of the secured debt and the parformance of the comments and appearants contained this mortgage and is any other document incorporated here. Secured debt, as used in this mortgage, includes any amounts it may any time one you under the mortgage, the instrument or agreement contended below. **The secured debt is evidenced by describe the instrument or agreement secured below.** The secured debt is evidenced by describe the instrument or agreement secured below. The secured debt is evidenced by describe the instrument or agreement secured by this mortgage and the date thereoft: a Promissory. Note dated April 13, 1988. The total upgate belows occurred by this mortgage at any one time shall not exceed a maximum principal amount of	PROPERTY ADDRESS:			Koad	
The North 5 Feet of Lot 9 and all of Lot 10 in Pleasant Acres Addition to the Town of Highland, as por plat thereof, recorded in Plat Book 51 Page 105, in the Office of the Recorder of Lake County, Indiana. The Second of Plat Character of Lake County, Indiana. County Indiana.	EGAL DESCRIPTION.	(City)	Highland		Code)
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ERMS AND COVENANTS: I agree to the terms and covenants contained on both sides of this mortgage, in any instruments evidencing the cured debt and in any riders described below and signed by me. Commercial Construction GNATURES: I acknowledge receipt of a copy of this mortgage on the date stated above. John E. DeGuillio Barbara DeGuillio	☐ A copy of th	ne loan agreement containing the			and the second s
Jon C. DeGuilio Barbara V. DeGuilio RNOWLEDGMENT: STATE OF INDIANA, Lake	cured debt and in any rid	ers described below and signed b		of this mortgage, in any instrum	ents evidencing th
On this 13th day of	GNATURES: I acknowledge	ge receipt of a copy of this mortga	age on the date stated abov	Carbara J. Saline	Oio
On this 11th day of	Joh V. DeGui.	110		Barbara y. DeGuilio	
On this 11th day of		1	Lake		
for said county personally appeared Jon E. DeGuilio and Barbara J. DeGuilio, Husband and Wife and acknowledged the execution of the foregoing instrument and acknowledged the execution of the foregoing instrument to the foregoing instrument and acknowledged the execution of the foregoing instrument to the for		E OF INDIANA,			
and acknowledged the execution of the foregoing instrument with the foregoing instrument the foregoing	for said county		lly appeared <u>Jon E. D</u>	eGuilio and Barbara J	. DeGuilio,
My commission expires: 7-22-88 County of Residence: Lake Kathy (Notary Public) Kathryn G. Cruz			and ackr	nowledged the execution of the fo	regoing instrumen
County of Residence: Lake Kathy (Notary Public) Kathryn G. Cruz	-77 Y 3 3 5 6 6	7 00 00		•	
	ivy.commission expires: County of Reside		Kat	Ryn & Cree	
via instrument was propored by: Fred Triezenberg, Vice President	50 Sept.			(Notary Public) Kath	ryn G. Cruz
	.la la atuu	odbu Fred Triegophore	o. Vice President		

COVENANTS

- 1. Payments. I agree to make all payments on the secured debt when due. Unless we agree otherwise, any payments you receive from me or for my benefit will be applied first to any amounts I owe you on the secured debt (exclusive of interest or principal), second, to interest and then to principal. If partial prepayment of the secured debt occurs for any reason, it will not reduce or excuse any subsequently scheduled payment until the secured debt is paid in full.
- 2. Claims against Title. I will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, and other charges relating to the property when due. You may require me to provide to you copies of all notices that such amounts are due and the receipts evidencing my payments. I will defend title to the property against any claims that would impair the lien of this mortgage. You may require me to assign any rights, claims or defenses which I may have against parties who supply labor or materials to improve or maintain the property.
- 3. Insurance. I will keep the property insured under terms acceptable to you at my expense and for your benefit. This insurance will include a standard mortgage clause in your favor. You will be named as loss payee or as the insured on any such insurance policy. Any insurance proceeds may be applied within your discretion, to either the restoration or repair of the damaged property or to the secured debt. If you require mortgage insurance, I agree to maintain such insurance for as long as you require.
- 4. Property. I will keep the property in good condition and make all repairs reasonably necessary. I will give you prompt notice of any loss or damage to the property.
- 5. Expenses. I agree to pay all your expenses, including reasonable attorneys' fees, if I breach any covenants in this mortgage or in any obligation secured by this mortgage. I will pay these amounts to you as provided in Covenant 10 of this mortgage.
- 6. Default and Acceleration. If I fail to make any payment when due or breach any covenants under this mortgage, any prior mortgage or any obligation secured by this mortgage, you may either accelerate the maturity of the secured debt and demand immediate payment or exercise any other remedy available to you. You may foreclose this mortgage in the manner provided by law.
- 7. Assignment of Rents and Profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, I may collect and retain the rents as long as I am not in default. If I default, you may, as provided by law, have the court appoint a receiver and the receiver may take possession and manage the property and collect the rents, income and profits. Any rents you collect shall be applied first to the costs of managing the property, including all taxes, assessments, insurance premiums, repairs, court costs and attorneys' fees, commissions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the secured debt as provided in Covenant 1.
- 8. Prior Security Interests. I will make payments when due and perform all other covenants under any mortgage, deed of trust, or other security agreement that has priority over this mortgage. I will not make or permit any modification or extension of any mortgage, deed of trust or other security interest that has priority over this mortgage or any note or agreement secured thereby without your written consent. I will promptly deliver to you any notices I receive from any person whose rights in the property have priority over your rights.
- 9. Leaseholds; Condominiums; Planned Unit Developments. Lagree to comply with the provisions of any lease if this mortgage is on a leasehold. If this mortgage is on a unit in a condominium or a planned unit development, I will perform all of my duties under the covenants, by-laws, or regulations of the condominium or planned unit development.
- 10. Authority of Mortgagee to Perform for Mortgagor. If I fail to perform any of my duties under this mortgage, or any other mortgage, deed of trust, lien or other security interest that has priority over this mortgage, you may perform the duties or cause them to be performed. You may sign my name or pay any amount if necessary for performance. If any construction on the property is discontinued or not carried on in a reasonable manner, you may do whatever is necessary to protect your security interest in the property. This may include completing the construction.

Your failure to perform will not preclude you from exercising any of your other rights under the law or this mortgage.

Any amounts paid by you to protect your security interest will be secured by this mortgage. Such amounts will be due on demand and will bear interest from the date of the payment until paid in full at the interest rate in effect from time to time on the secured debt.

- 11. Inspection. You may enter the property to inspect if you give me notice beforehand. The notice must state the reasonable cause for your inspection.
- 12. Condemnation. I assign to you the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as provided in Covenant 1. This assignment is subject to the terms of any prior security agreement.
- 13. Waiver. By exercising any remedy available to you, you do not give up your rights to later use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider the event a default if it happens again. I waive all rights of valuation and appraisement.
- 14. Joint and Several Liability; Co-signers; Successors and Assigns Bound. All duties under this mortgage are joint and several. If I sign this mortgage but do not sign the secured debt I do so only to mortgage my interest in the property to secure payment of the secured debt and by doing so, I do not agree to be personally liable on the secured debt. I also agree that you and any party to this mortgage may extend, modify or make any other changes in the terms of this mortgage or the secured debt without my consent. Such a change will not release me from the terms of this mortgage.

The duties and benefits of this mortgage shall bind and benefit the successors and assigns of either or both of us.

15. Notice. Unless otherwise required by law, any notice to me shall be given by delivering it or by mailing it by certified mail addressed to me at the Property Address or any other address that I tell you. I will give any notice to you by certified mail to your address on the front side of this mortgage, or to any other address which you have designated.

Any notice shall be deemed to have been given to either of us when given in the manner stated above.

- 16. Transfer of the Property or a Beneficial Interest in the Mortgagor. If all or any part of the property or any interest in it is sold or transferred without your prior written consent, you may demand immediate payment of the secured debt. You may also demand immediate payment if the mortgagor is not a natural person and a beneficial interest in the mortgagor is sold or transferred. However, you may not demand payment in the above situations if it is prohibited by federal law as of the date of this mortgage.
- 17. Release, When I have paid the secured debt, you will release this mortgage without charge to me. Lagree to pay all costs to record this mortgage.