

Tech Fed Credit Union
10951 Broadway
Crown Pt 46307

44729920 1884 700

TECH HOME EQUITY LOAN
REAL ESTATE MORTGAGE

This Mortgage made this 5th day of April, 1990, by and
between JAMES S. SELLAS AND SHARON S. SELLAS, ALSO KNOWN AS SHARON H. SELLAS
HUSBAND AND WIFE
of 1444 Autumn Drive, Crown Point, In. 46307 (hereinafter "Mortgagor")
and TECH FEDERAL CREDIT UNION, 10951 Broadway, Crown Point, Indiana 46307 (hereinafter "Mortgagee")

WITNESSETH:

That the Mortgagor and Mortgagee have entered into a certain TECH HOME EQUITY LOAN Agreement (hereinafter "Agreement") dated 4-5-
19 90, whereby the Mortgagee, subject to default by Mortgagor, has obligated itself to loan monies to the Mortgagor from time to time, as requested by the
Mortgagor, which may not exceed the aggregate principal sum of \$ 30,000.00 at any one time.

That the interest rate charged for any monies loaned to Mortgagor by Mortgagee pursuant to said Agreement is based upon a Variable Rate Index.

The interest rate charged is a Variable one and will increase or decrease in the event that the Variable Rate Index increases or decreases from the previous
index. The interest rate as computed may change twice a year (on the 15th day of May and the 15th day of November) and will remain in effect until the next
actual change date.

The finance charge begins to accrue on the date of each advance and accrues for each day the balance remains unpaid. The unpaid principal balance for
each day is multiplied by the daily periodic rate to determine the finance charge for that day. The sum of these charges is the finance charge. The unpaid
principal balance is that balance which is on the account at the close of business after all transactions, including payments and new borrowings, have been
entered.

The interest charged hereunder shall be on the basis of a 365 day year and charged for the actual number of days elapsed on the daily unpaid principal
balance.

If the balance of loans outstanding remains the same, then in the event the interest rate increases, the number of payments will increase and conversely if
the interest rate decreases; the number of payments will decrease.

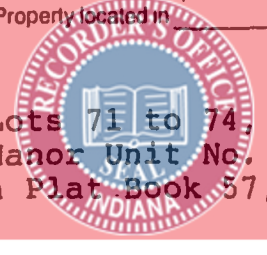
Any changes in the interest rate are mandatory pursuant to said Agreement and any increase therein can reduce the amount of any payment by the
Mortgagee that is applied to principal and increase the amount applied to interest. The monthly payments required by said Agreement may not therefore fully
amortize the Mortgagor's loan balance within the three (3) year term of the Agreement (should TECH exercise its right to terminate Agreement at the end of the
initial three (3) years per the terms of the Agreement).

The recording of this mortgage by the Mortgagee, in addition to giving constructive and public notice to all third parties of the lien rights of the Mortgagee in
the mortgaged property, is also done to inform all subsequent lienholders, whether they be consensual, judicial, or statutory, that the Mortgagee's obligation to
advance funds to the Mortgagor is mandatory pursuant to said Agreement, subject to default by the Mortgagor, and that any and all future advances made by
the Mortgagee to the Mortgagor prior or subsequent to any other lien being placed against the mortgaged property shall be done by any such lienholder with
prior notice to it of the Mortgagee's obligation to advance monies to the Mortgagor pursuant to said Agreement.

IT IS THE PURPOSE OF THE MORTGAGOR BY THIS CLAUSE, AND THE RECORDING OF THIS MORTGAGE, TO GIVE NOTICE TO ALL THIRD
PARTIES DEALING WITH THE MORTGAGOR OR THE MORTGAGED PROPERTY OF THE MORTGAGOR'S INTENTION TO ASSERT A PRIOR LIEN AS
TO ANY AND ALL SUBSEQUENT LIENHOLDERS OF THE MORTGAGED PROPERTY TO THE FULL AMOUNT OF ALL LOANS AND ADVANCES MADE
BY MORTGAGOR TO THE MORTGAGOR OR ON BEHALF OF THE MORTGAGOR PURSUANT TO SAID AGREEMENT AND THIS MORTGAGE; PLUS
ACCRUED INTEREST, COSTS OF COLLECTION, AND A REASONABLE ATTORNEY'S FEE, WHETHER SAID LOANS AND ADVANCES ARE MADE
PRIOR TO OR AFTER ANY SUCH LIEN WHICH MAY BE SUBSEQUENTLY PLACED VERSUS THE MORTGAGED PROPERTY.

NOW THEREFORE, to secure to Mortgagee the repayment of (A) any and all indebtedness or liabilities to Mortgagee as evidenced by said Agreement,
together with any extensions or renewals thereof, and any other instrument given by Mortgagor to Mortgagee as evidence of or in payment of any
indebtedness arising out of said Agreement; (B) any and all other obligations and liabilities now owing or hereafter incurred by Mortgagor to Mortgagee,
whether joint or several, primary or secondary, or absolute or contingent, and whether or not related to or of the same class as the specific debt secured herein
or secured by additional or different collateral, with the exception of any other indebtedness for personal, family or household purposes if this mortgage is on
the Mortgagor's principal dwelling, including a mobile home; (C) the payment of all other sums advanced to protect the security of this mortgage; and (D) the
performance of all covenants and agreements of the Mortgagor herein contained, the Mortgagor does hereby MORTGAGE AND WARRANT unto the
Mortgagee, its successors and assigns, the following described Property located in Lake County, Indiana State to-wit:

Lot 2, Resubdivision of Lots 71 to 74, Both Inclusive and 76 to 80,
Both Inclusive, Harvest Manor Unit No. 1, Section 2, in the Town of
Schererville, as shown in Plat Book 57, Page 35, in Lake County,
Indiana.



STATE OF INDIANA/S. N.
LAKE COUNTY
FILED
APR 9 9 56 AM '90
ROBERT "BOB" FARRELAND
RECORDER

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

7.00
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