

5874 4009 9701 Chicago Blvd High

Richard L. Hoekstra  
Cindi J. Hoekstra 094601  
3114 Strong Street  
Highland, IN 46322

The First Bank of Whiting  
1500-119th Street  
Whiting, IN 46394

MORTGAGOR  
"I" includes each mortgagor above.

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

REAL ESTATE MORTGAGE: For value received, I, Richard L. Hoekstra and Cindi J. Hoekstra, Husband and Wife, mortgage, grant and convey to you on April 9, 1990, the real estate described below and all rights, easements, appurtenances, rents, leases and existing and future improvements and fixtures that may now or at anytime in the future be part of the property (all called the "property").

PROPERTY ADDRESS: 3114 Strong Street  
(Street)  
Highland, Indiana 46322  
(City) (Zip Code)

LEGAL DESCRIPTION: Lot 64, in Highland Terrace Fifth Addition to the Town of Highland as per Plat thereof recorded in Plat Book 30, page 19, in the office of the recorder of Lake County, INDIANA.

CHICAGO TITLE INSURANCE COMPANY  
INDIAN STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

APR 10 1 06 PM '90  
ROBERT "BOB" FREELAND  
RECORDER



located in Lake County, Indiana

TITLE: I covenant and warrant title to the property, except for encumbrances of record, municipal and zoning ordinances, current taxes and assessments not yet due and

SECURED DEBT: This mortgage secures repayment of the secured debt and the performance of the covenants and agreements contained in this mortgage and in any other document incorporated herein. Secured debt, as used in this mortgage, includes any amounts I may at any time owe you under this mortgage, the instrument or agreement described below, any renewal, refinancing, extension or modification of such instrument or agreement, and, if applicable, the future advances described below.

The secured debt is evidenced by (describe the instrument or agreement secured by this mortgage and the date thereof):

Open end line of credit

The above obligation is due and payable on \_\_\_\_\_ if not paid earlier.  
The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of Ten Thousand and 00/100 Dollars (\$ 10,000.00), plus interest and all other amounts, plus interest, advanced under the terms of this mortgage to protect the security of this mortgage or to perform any of the covenants and agreements contained in this mortgage.

Future Advances: The above debt is secured even though all or part of it may not yet be advanced. Future advances are contemplated and will be made in accordance with the terms of the note or loan agreement evidencing the secured debt.

Variable Rate: The interest rate on the obligation secured by this mortgage may vary according to the terms of that obligation.  
 A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof.

RIDERS:  Commercial

SIGNATURES: By signing below, I agree to the terms and covenants contained on the front and back sides of this mortgage, in any instruments evidencing the secured debt and in any riders described above and signed by me. I acknowledge receipt of a copy of this mortgage.

Richard L. Hoekstra  
Richard L. Hoekstra

Cindi J. Hoekstra  
Cindi J. Hoekstra

ACKNOWLEDGMENT: STATE OF INDIANA, Lake County ss: 917-68-4486  
On this 9th day of April, 1990, before me, Debra J. Dravesky,  
Cindi Hoekstra, husband & wife, personally appeared Richard L. Hoekstra and

My commission expires: 3-1-1994

Debra J. Dravesky  
(Notary Public)  
DEBRA J. DRAVESKY  
Resident of Lake County, Indiana

This instrument was prepared by: Frank P. Stiglitz, Vice President

