

TRUST DEED - SECOND MORTGAGE

REAL ESTATE INDEX NUMBER

096481

14-3-11

This Indenture, WITNESSETH, that the Grantor(s) Thomas C. Werner and Judy N. Werner, husband and wife,
1202 Knighthood Dr.

_____ of the Town _____ of Dyer
County of Lake and State of Indiana for and in consideration
of the sum of Eighteen Thousand One Hundred Twenty Three and 00/100 Dollars in hand paid,
(principal \$ 13,500.00 Interest \$ 4,623.00)

CONVEY(S) AND WARRANT(S) to First National Bank of Illinois, a National Banking Association as trustee organized and existing
under the laws and the United States of America, of the Illinois, of the National County of Cook and State of Illinois, for the purpose of
securing performance of the covenants and agreements herein, the following described real estate, with the improvements thereon,
including all heating, gas and plumbing apparatus and fixtures, and everything appurtenant thereto, together with all rents, issues and
profits of said premises, situated in the Town _____ of Dyer County of Lake and State
of Indiana to wit: LOT 1, Castlewood, Unit No. 3A, to the Town of Dyer, as Shown
in the Plat Book 63, Page 19, in Lake County, Indiana.

Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws and, all without any relief from valuation
or appraisement laws of the State of Indiana

IN TRUST, nevertheless, for the purpose of securing performance of the covenants and agreements herein

WHEREAS, The Grantor(s) Thomas C. Werner and Judy N. Werner, husband and wife

Justly indebted upon their principal promissory note(s) bearing even date herewith,
payable to order of First National Bank of Illinois, Lansing, Illinois, as follows: Three Hundred Two and 05/100 Dollars on the
28th day of May 1990, and Three Hundred Two and 05/100 Dollars on the
28th day of each month thereafter for the succeeding 58 months and a final payment of
Three Hundred Two and 05/100 on the 28th day of April 1995

THE GRANTOR(S) covenant(s) and agree(s) as follows: (1) To pay said indebtedness and the interest thereon, as herein and
in said notes provided, or according to any agreement extending time of payment; (2) to pay prior to the first day of June in each year,
all taxes and assessments against said premises, and on demand to exhibit receipts therefor; (3) within sixty days after destruction or
damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) that
waste to said premises shall not be committed or suffered; (5) to keep all buildings now or at any time on said premises insured in
companies to be selected by the grantee herein, who is hereby authorized to place such insurance in companies acceptable to the
holder of the first mortgage indebtedness, with loss clause attached payable first, to the first Trustee or Mortgagee, and; second, to the
Trustee herein as their interests may appear, which policies shall be left and remain with the said Mortgagee or Trustee until the
indebtedness is fully paid; (6) to pay all prior incumbrances, and the interest thereon, at the time or times when the same shall become
due and payable.

IN THE EVENT of failure so to insure, or pay taxes or assessments, or the prior incumbrances or the interest thereon when
due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or
purchase any tax lien or the title affecting said premises or pay all prior incumbrances and the interest thereon from time to time; and
all money so paid, the grantor(s) agree(s) to repay immediately without demand, and the same with interest thereon from the date of
payment at seven per cent per annum, shall be so much additional indebtedness secured hereby.

IN THE EVENT of a breach of any of the aforesaid covenants or agreements the whole of said indebtedness, including
principal and all earned interest, shall, at the option of the legal holder thereof, without notice, become immediately due and payable,
and with interest thereon from time of such breach, at seven per cent per annum, shall be recoverable by foreclosure thereof, or by suit
at law, or both; the same as if all said indebtedness had then matured by express terms.

IT IS AGREED by the grantor(s) that all expenses and disbursements paid or incurred in behalf of complainant in connection
with the foreclosure hereof - including reasonable solicitor's fees, outlays for documentary evidence, stenographer's charges, cost of
procuring or completing abstract showing the whole title of said premises embracing foreclosure decree - shall be paid by the
grantor(s); and the like expenses and disbursements, occasioned by any suit or proceeding wherein the grantee or any holder of any
part of said indebtedness, as such, may be a party, shall also be paid by the grantor(s). All such expenses and disbursements shall be
an additional lien upon said premises, shall be taxed as costs and included in any decree that may be rendered in such foreclosure
proceedings; which proceeding, whether decree of sale shall have been entered or not, shall not be dismissed, nor a release hereof
given, until all such expenses and disbursements, and the costs of suit, including solicitor's fees have been paid. The Grantor(s) for
said grantor(s) and for the heirs, executors, administrators and assigns of said grantor(s) waive(s) all right to the possession of, and
income from said premises pending such foreclosure proceedings, and agree(s) that upon the filing of any bill to foreclose this Trust
Deed, the court in which such bill is filed, may at once and without notice to the said grantor(s), or to any party claiming under said
grantor(s), appoint a receiver to take possession or charge of said premises with power to collect the rents, issues and profits of the
said premises.

It is further expressly understood and agreed between the parties hereto, that the laws of the State of Illinois regarding notes and
mortgages will be controlling in the event of any litigation, even though property mortgaged may be situated outside the territorial
limits of the State of Illinois.

Witness the hand(s) and seal(s) of the grantor(s) at Lansing, Illinois this 13th day of April

A.D. 19 90

Thomas C. Werner (SEAL)
Thomas C. Werner

Judy N. Werner (SEAL)
Judy N. Werner

State of Illinois
County of Cook

SS.

I, Carol R. Fish, a Notary Public in and for said
County, in the State aforesaid, do hereby certify that Thomas C. Werner and Judy
N. Werner, husband and wife personally known to me to be the same
person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day
in person, and acknowledged that he (they) signed, sealed and delivered the said instrument as
their free and voluntary act, for the uses and purposes therein
set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal, this 13th day of April

NOTARY PUBLIC A.D. 19 90
MY COMM. EXP. JUNE 9, 1990

Carol R. Fish

Notary Public

This Document Prepared By:
Irma L. Deichen
First National Bank
of Illinois
3256 Ridge Road
Lansing, IL 60438

STATE OF ILLINOIS
LAKE COUNTY
FILED FOR RECORD
APR 23 9 1
ROBERT J. JUDY
RECORDER

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