

Real Estate
Mortgage
Open-End

101348

INB National Bank, n.w.
437 South Street
P.O. Box 780
Lafayette, Indiana 47902



INB

This indenture witnesseth that Clement G. Macis & Mable Marie Macis of LAKE County, State of Indiana, (herein jointly and severally referred to as "Mortgagors") hereby mortgage and warrant to INB National Bank, Northwest, a national banking association having its principal place of business in Lafayette, Indiana ("Bank"), the real estate, located in the County of LAKE, State of Indiana, the legal description of which is set forth on the reverse side hereof together with all improvements now or hereafter situated on the mortgaged premises or used in connection therewith and all rights, privileges, interest, easements, hereditaments and appurtenances thereunto belonging or in any way pertaining thereto, and all fixtures and appliances now or subsequently attached to or used in connection with the mortgaged premises, and the rents, issues, income and profits of the mortgaged premises.

This Mortgage is given to secure the payment of the amounts now due or which may become due under a Signature Reserve® open end credit account in the name of Clement G. Macis & Mable Marie Macis, including any modifications, amendments, extensions, or increases in credit limits.

The Bank, at its option, may extend the time of payment of any part or all of the indebtedness secured hereby; reduce the payments thereon or accept a renewal note or notes therefor, without the consent of any junior lienholder and no such extension, reduction or renewal shall impair the lien or priority of this Mortgage, nor release, discharge or effect the personal liability of the Mortgagors to the Bank.

Mortgagors, jointly and severally, warrant that they are the owners in fee simple of the mortgaged premises and covenant and agree with the Bank not to permit any lien of mechanics or materialmen to attach to mortgaged premises; to keep the mortgaged premises in good repair and to pay all taxes and assessments levied or assessed against the mortgaged premises as the same become due; and if required by the Bank, to keep any buildings on the mortgaged premises insured against loss by fire and windstorm and such other hazards as the Bank may require from time to time in an amount equal to or in excess of the unpaid balance of the indebtedness secured hereby and the amount of all prior indebtedness secured by the mortgaged premises, all such policies to be in companies acceptable to the Bank and to contain a Loss Payable Clause in favor of the Bank at its interest may appear.

Upon failure of Mortgagors so to do, the Bank may (but shall not be obligated to) make repairs to, pay any tax assessment levied against, pay or discharge any lien or encumbrance to, or procure and/or maintain in effect insurance with respect to the mortgaged premises; and all sums so paid shall, with interest at the rate provided in the notes, become a part of the indebtedness secured hereby.

Upon default of any payment provided for in the agreement secured by this Mortgage, or upon failure to perform any of the terms and conditions of this Mortgage, or if Mortgagors shall abandon the mortgaged premises or be adjudged bankrupt, then in any such event the entire indebtedness secured hereby shall, at the option of the Bank, become immediately due and payable without notice, and the Bank shall have the right immediately to foreclose this Mortgage. No failure to exercise any right hereunder shall preclude the exercise thereof in the event of a subsequent default.

All rights and obligations hereunder shall extend to and be binding upon the several heirs, personal representatives, successors and assigns of the parties to this Mortgage.

Whenever required herein by the context, the plural shall be regarded as and shall mean the singular and the singular shall be regarded as and shall mean the plural.

In witness whereof, the undersigned have hereunto set their hands and seals, this 3 day of April, 19 90.

Mortgagors

Clement G. Macis
Clement G. Macis
Mable Marie Macis
Mable Marie Macis

State of Indiana)
County of LAKE) SS:

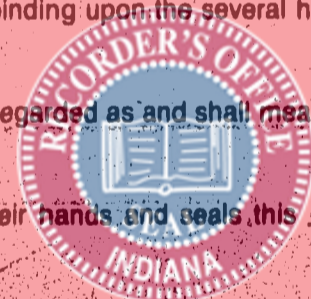
Before me, a Notary Public, in and for said County and State, personally appeared before me and acknowledged and executed the above and foregoing as a voluntary act and deed.

Witness my hand and Notarial Seal this 3 day of April, 19 90.

Notary Public Tamera Allen Printed Tamera Allen

My commission Expires 10-16-93 My County of Residence LAKE

This Instrument Prepared by Michael R. Martin Vice-President RCN 403033



STATE OF INDIANA, S.S. NO. LAKE COUNTY
FILED FOR RECORD
MAY 21 9 34 AM '90
ROBERT HUBERT FEELELAND
RECORDER

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ac

Legal Description of Mortgaged Premises

208701

PARCEL I: Part of Lot No. 1 in Section 35, Township 34 North, Range 9 West of the 2nd Principal Meridian, more particularly described as commencing at a point on the Government Meander line of Cedar Lake, 4 rods North from a certain point on said meander line, which is 23,24 chains West and North 3 degrees East 5 chains from the Southeast Corner of said Lot 1, thence due East 20 rods, thence North parallel with the West or meander line 4 rods, thence West 20 rods to the meander line, thence South following the meander line 4 rods to the place of beginning in Cedar Lake in Lake County, Indiana.

PARCEL II: Part of Lot No. 1 in Section 35, Township 34 North, Range 9 West of the 2nd Principal Meridian described as commencing at a point 1122 feet West and 396 feet North of the Southeast corner of said tract; thence North 66 feet, thence West 57.54 feet more or less; to the Northeast corner of tract deeded to Thomas C. Condon and Mae C. Condon, husband and wife, May 25, 1938 by deed recorded May 26, 1938, in Deed Record 581, page 485; thence South on the East line of said Condon tract 66 feet to the Southeast corner thereof, thence East 61 feet, more or less to the place of beginning, in Cedar Lake, Lake County, Indiana.

PARCEL III: That parcel of real estate lying between Parcel I and the shoreline of Cedar Lake.

PARCEL IV: Part of Government Lot 1 in section 35, Township 34 North, Range 9 West of the 2nd Principal Meridian, more particularly described as follows: Commencing at a point 1,072 feet West and 396 feet North of the Southeast corner of said Government Lot 1; thence North 66 feet; thence West 50 feet; thence South 66 feet; thence East 50 feet; to the place of beginning.

PARCEL V: The North 4 feet of the following described real estate located in Government Lot 1, in Section 35, Township 34 North, Range 9 West of the 2nd Principal Meridian, described as follows: Commencing at a point 1,072 feet West and 396 feet North of the Southeast Corner of said Government Lot 1; thence West 536.4 feet more or less to the meander line of Cedar Lake; thence Southerly along the shore of Cedar Lake to a point 66 feet distance, measured at right angles from last mentioned line; thence East on a line parallel with the first East and West line, a distance of 536.4 feet more or less to a point 1,072 feet West of the East line of said Government lot 1; thence North 66 feet to the place of beginning; all in Cedar Lake, Lake County, Indiana.

Mortgage Dated April 3, 1990

Mortgagors

Clement G. Macis
Clement G. Macis

Mable Marie Macis
Mable Marie Macis

