

R-61133 #79035

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RAPHAEL PEREZ 101745
HSIU LIEN PEREZ
8355 PINE ISLAND DRIVE
CROWN POINT, IN 46307

First Federal Savings Bank of Indiana
P.O. Box 11110
Merrillville, IN 46411

MORTGAGOR
"I" includes each mortgagor above.

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

REAL ESTATE MORTGAGE: For value received, I, RAPHAEL PEREZ and HSIU LIEN PEREZ, mortgage, grant and convey to you on May 16, 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: 8355 PINE ISLAND DRIVE (Street)
CROWN POINT (City), Indiana (Zip Code)

LEGAL DESCRIPTION:
SITUATED IN THE CITY OF CROWN POINT, COUNTY OF LAKE, AND STATE OF INDIANA, AND IF FURTHER DESCRIBED AS FOLLOWS: LOT 179 IN PINE ISLAND RIDGE-UNIT 22, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 47 PAGE 6, AS AMENDED BY CERTIFICATION OF CORRECTION RECORDED DECEMBER 15, 1977 AS DOCUMENT NO. 444882, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION
FILED FOR RECORD
MAY 21 1 31 PM '90
ROBERT J. JONES, RECORDER



located in LAKE County, Indiana.
TITLE: covenant and warrant title to the property, except for encumbrances of record, municipal and zoning ordinances, current taxes and assessments not yet due and N/A

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):

A First Loan Agreement dated May 16, 1990

The above obligation is due and payable on April 16, 1995 if not paid earlier.
The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of Seventeen Thousand and No/100 Dollars (\$ 17,000.00); 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 N/A

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.

RAPHAEL PEREZ
Raphael Perez

HSIU LIEN PEREZ
Hsiu Lien Perez

ACKNOWLEDGMENT: STATE OF INDIANA, Lake County, ss:
On this 16th day of May, 1990, before me, a Notary Public,
Raphael Perez and Hsiu Lien Perez personally appeared

My commission expires:
January 15, 1991

and acknowledged the execution of the foregoing instrument.
Mary Geras
Mary Geras (Notary Public)
(Type or Print Name)
Resident of Lake

This instrument was prepared by: Randall H. Walker, V.P.