

Real Estate  
Mortgage  
Open-End

104917

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



INB

This indenture witnesseth that Vidal Lopez and Judith Ann Lopez 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 Vidal Lopez and Judith Ann Lopez, 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 18th day of May, 1990.

Mortgagors Vidal Lopez  
Judith Ann Lopez  
Vidal Lopez  
Judith Ann Lopez

State of Indiana )  
County of Lake ) SS:

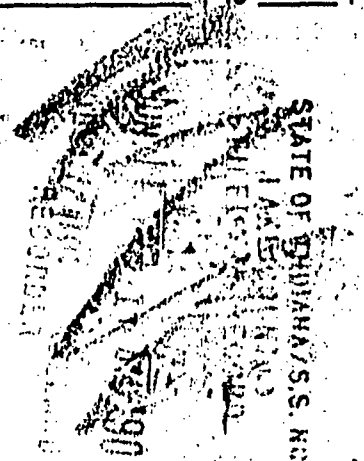
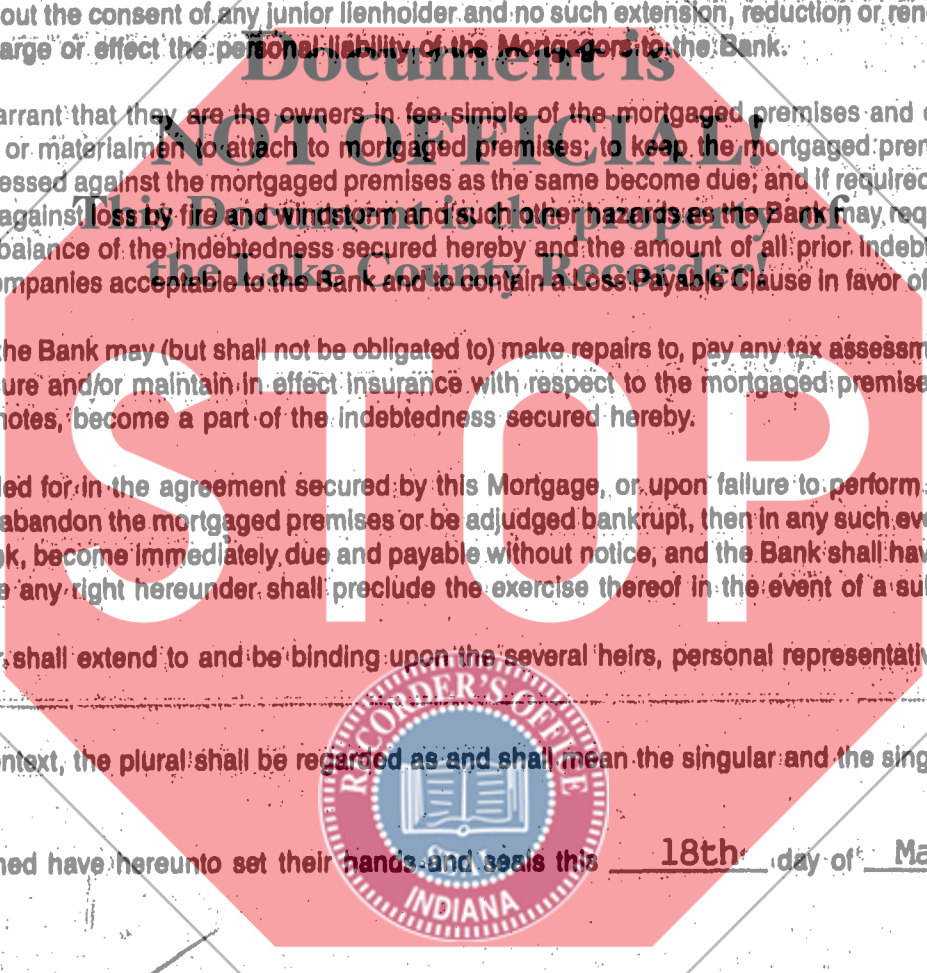
Before me, a Notary Public in and for said County and State, personally appeared before me and acknowledged and executed the above and foregoing as a voluntary act and deed.

Witness my hand and Notarial Seal this 18th day of May, 1990.

Notary Public Angela E. Rhodes Printed: Angela E. Rhodes

My commission Expires 4-25-94 My County of Residence Lake

This Instrument Prepared by Diane T. Faulkner, Manager RCN 403034



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**Legal Description of Mortgaged Premises**

Parcel 1: A part of the Southeast 1/4 of Section 35, Township 34 North, Range 9 West of the 2nd P.M., described as follows: Commencing at a point on the East line of said Section that is 455.0 feet North of the Southeast corner thereof, said point is on the North line of 10.0 foot easement granted to the Northern Indiana Public Sevice Company by Sheridan E. And Mary Alice Ruge, thence North 89 degrees 57 minutes 05 seconds West along the North line of said easement 392.68 feet, thence Northwesterly along a curve that has a radius of 1866.96 feet and a tangent of 110.52 feet, a distance of 220.78 feet to a point of tangent, thence North 12 degrees 38 minutes, West a distance of 5.27 feet, thence South 89 degrees 29 minutes 44 seconds East a distance 453.93 feet to the East line of said section, thence South 0 degrees 13 minutes 9 seconds East along said East line 213.56 feet to the place of beginning, Lake County, Indiana.

Parcel 2: A part of the Southeast quarter of the Southeast quarter of Section 35, Township 34 North, Range 9 West of the 2nd P.M., described as follows: Commencing at the Southeast corner of said Section 35, thence North 0 degrees 13 minutes 9 seconds West along the East line of said section 35 a distance of 668.56 feet to the point of beginning, thence North 89 degrees 29 minutes 44 seconds West a distance of 453.93 feet, thence North 12 degrees 38 minutes West a distance of 94.73 feet to a point of curve, thence Northwesterly along a curve concave to the West and with a radius of 620.39 feet a distance of 99.78 feet to a point of tangent, thence North 21 degrees 50 minutes 56 seconds West, a distance of 140.11 feet to the centerline of Reeder Road, thence North 43 degrees 22 minutes East along the centerline of Reeder Road a distance of 41.78 feet, thence South 89 degrees 29 minutes 44 seconds East, a distance of 526.31 feet to the East line of said Section 35, thence South 0 degrees 13 minutes 9 seconds East along said East line a distance of 347.72 feet to the point of beginning, Lake County, Indiana.

Parcel 3: A part of the Southeast 1/4 of the Southeast 1/4 of Section 35, Township 34 North, Range 9 West of the 2nd P.M., described as follows: Commencing at a point on the East line of said Section that is North 0 degrees 13 minutes 9 seconds West 1015.98 from the Southeast corner thereof, thence North 89 degrees 29 minutes 44 seconds West 526.31 feet to the centerline of Reeder Road, thence Northeasterly along said centerline a distance of 190.72 feet to the South line of 1 1/4 acres off the North end of the North 1/2 of the Southeast 1/4 of the Southeast 1/4 lying East of the Road, said South line is also know as the South line of a tract of land deeded to Amos Thompson, thence East along said South line 401.66 feet to the East line of said Section, thence South 0 degrees 13 minutes 9 seconds East along said East line 147.55 feet to the point of beginning, in Lake County, Indiana.

Mortgage Dated May 18, 1990

Mortgagors 14718 Reeder Road  
Crown point, IN 46307

Vidal Lopez

Judith Ann Lopez