

32038836

INDIANA REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, that EDWARD L. MCIVER & DAWN E. MCIVER HUSBAND AND WIFE hereinafter referred to as Mortgagors, of LAKE County, state of INDIANA, Mortgage and warrant to Norwest Financial Indiana, Inc., hereinafter referred to as Mortgagee, the following described real estate, in LAKE County, State of Indiana, to wit:

LOT 55 IN HIGH POINT ACRES, UNIT 3, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 35 PAGE 26, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

to secure the repayment of a promissory note of even date in the sum of \$ 4462.60, payable to Mortgagee in monthly installments, the last payment to fall due on 07/10/95, and also to secure the repayment of any and all future advances and sums of money which may from time to time hereafter be advanced or loaned to Mortgagors by Mortgagee; provided however, that the principal amount of the outstanding indebtedness owing to Mortgagee by Mortgagors at any one time, shall not exceed the sum of \$125,000.00.

Mortgagors expressly agree to keep all legal taxes, assessments, and prior liens against said property paid, to keep the buildings and improvements thereon in good repair, to commit no waste thereon, and to keep the buildings and improvements thereon insured for the benefit of the Mortgagee as its interest may appear; and upon failure of Mortgagors to do so, Mortgagee may pay such taxes, assessments, and prior liens, and cause said property to be repaired, and cause said property to be insured, and the amount so paid shall become a part of the indebtedness secured by this mortgage.

Mortgagors agree to pay all indebtedness secured hereby together with all taxes, assessments, charges, and insurance, without any relief whatsoever from valuation or appraisal laws of the State of Indiana.

Mortgagors agree not to sell, convey or otherwise transfer the above described real estate or any part thereof without Mortgagee's prior written consent and any such sale, conveyance or transfer without Mortgagee's prior written consent shall constitute a default under the terms hereof.

Mortgagors agree that upon failure to pay any installment due under said note, or any other indebtedness hereby secured when due, or taxes, assessments, insurance, or prior liens, or in event of default in or violation of any of the other terms hereof, then all of said mortgage indebtedness shall at Mortgagee's option, without notice, become due and collectible and this mortgage may then be foreclosed accordingly. Upon foreclosure Mortgagee shall have the right, irrespective of any deficiency, to which Mortgagors hereby consent, to have a receiver appointed to take possession of said premises and collect the rents, issues and profits thereof for the benefit of the Mortgagee.

The covenants contained herein shall bind and inure to the benefit of the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used the singular number shall be construed to include the plural, the plural the singular, and the use of any gender shall include all genders.

IN WITNESS WHEREOF, the Mortgagors have hereunto set their hands this 5th day of JUNE, 1992.

Sign here [Signature]
Type name as signed: EDWARD L. MCIVER

Sign here [Signature]
Type name as signed: DAWN E. MCIVER

Sign here
Type name as signed:

Sign here
Type name as signed:

State of Indiana)
) ss.
County of LAKE)

Before me, the undersigned, a Notary Public in and for said County, this 5th day of JUNE, 1992, came EDWARD L. & DAWN E. MCIVER, H&W, and acknowledged the execution of the foregoing Mortgage. Witness my hand and official seal.

[Signature]
Type name as signed: CYNTHIA LEAR, Notary Public
My Commission Expires: 3-17-96

This instrument was prepared by: ROBERT M. LUCKIEWICZ

RETURN TO: TWIN TOWERS MALL 1000
UNIT 27
1000 E. 80TH PL
MERR IN 46410 1000 OK



Environmental Disclosure Document for Transfer of Real Property

For Use By County Recorder's Office

County LAKE Date JUNE 5, 1992
Document number 88 04922 Volume Page 513 564 Received by

The following information is provided under IC 13-7-22, the Responsible Property Transfer Law.

I. Property Identification

A. Address of property:

Street 7701 W 89th PLACE City or town CROWN POINT
Township Permanent real estate index number

B. Legal description:

Section Township LOT 55 IN HIGH POINT ACRES, UNIT 3, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK, 35 PAGE 26, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.
Enter or attach complete legal description in this area.

Liability Disclosure

Transferees and transferees of real property are advised that their ownership or other control of such property may render them liable for environmental cleanup costs whether or not they caused or contributed to the presence of environmental problems in association with the property.

C. Property Characteristics:

Lot size Acreage

Check all types of improvement and uses that pertain to the property:

- Apartment building (5 units or less)
Commercial apartment (over 6 units)
Store, office, commercial building
Industrial building
Farm, with buildings
Other (specify)

II. Nature of Transfer

- (1) Is this a transfer by deed or other instrument of conveyance?
(2) Is this a transfer by assignment of over 25% of beneficial interest of a land trust?
(3) A lease exceeding a term of 40 years?
(4) A mortgage or collateral assignment of beneficial interest?
(5) A contract for the sale of property?

B. (1) Identify Transferor:

Name and current address of Transferor Trust number
Name and address of Trustee if this is a transfer of beneficial interest of a land trust.
(2) Identify person who has completed this form on behalf of the Transferor and who has knowledge of the information contained in this form:
Name, position (if any), and address Telephone number

C. Identify Transferee:

Name and current address of Transferee

III. Environmental Information

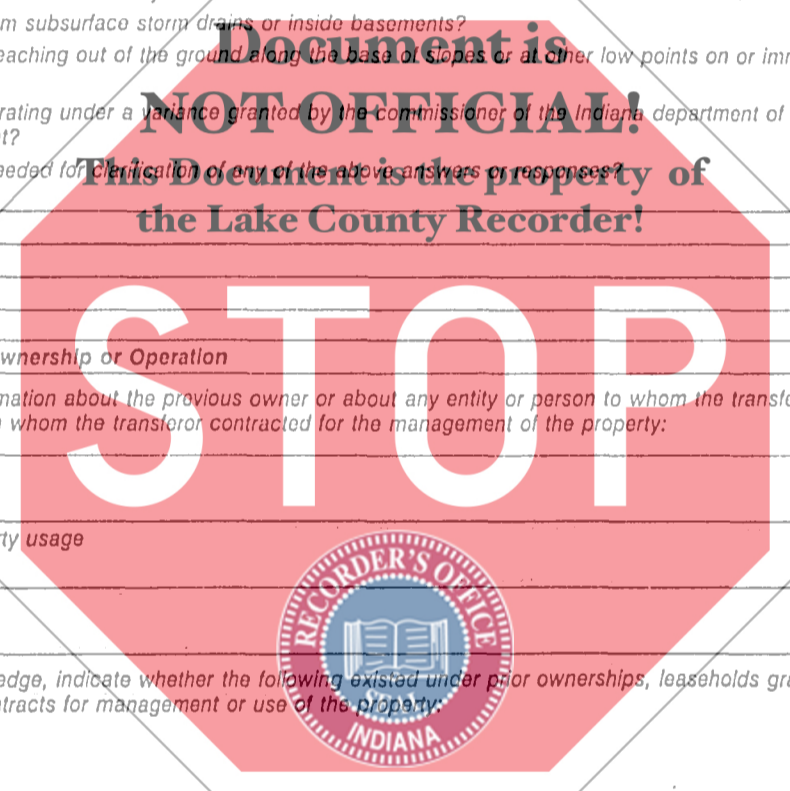
A. Regulatory Information During Current Ownership

- 1. Has the transferor ever conducted operations on the property which involved the generation, manufacture, processing, transportation, treatment, storage, or handling of "hazardous waste", as defined by IC 13-7-1?
2. Has the transferor ever conducted operations on the property which involved the processing, storage, or handling of petroleum, other than that which was associated directly with the transferor's vehicle usage?
3. Has the transferor ever conducted operations on the property which involved the generation, transportation, storage, treatment, or disposal of "hazardous waste", as defined in IC 13-7-1?
4. Are there any of the following specific units (operating or closed) at the property that are used or were used by the transferor to manage hazardous wastes, hazardous substances, or petroleum?
Landfill
Surface Impoundment
Land Treatment
Waste Pile
Incinerator
Storage Tank (Above Ground)
Storage Tank (Underground)
Container Storage Area
Injection Wells
Wastewater Treatment Units
Septic Tanks
Transfer Stations
Waste Recycling Operations
Waste Treatment Detoxification
Other Land Disposal Area

If there are "YES" answers to any of the above items and the transfer of property that requires the filing of this document is other than a mortgage or collateral assignment of beneficial interest, you must attach to the copies of this document that you file with the county recorder and the department of environmental management a site plan that identifies the location of each unit.

(continued on reverse side)

5. Has the transferor ever held any of the following in regard to this real property?
- (A) Permits for discharges of wastewater to waters of Indiana. Yes No
 - (B) Permits for emission to the atmosphere. Yes No
 - (C) Permits for any waste storage, waste treatment, or waste disposal operation. Yes No
6. Has the transferor ever discharged any wastewater (other than sewage) to a publicly owned treatment works? Yes No
7. Has the transferor been required to take any of the following actions relative to this property?
- (A) Filed an emergency and hazardous chemical inventory form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11022). Yes No
 - (B) Filed a toxic chemical release form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11023). Yes No
8. Has the transferor or any facility on the property or the property been the subject of any of the following state or federal governmental actions?
- (A) Written notification regarding known, suspected, or alleged contamination on or emanating from the property. Yes No
 - (B) Filing an environmental enforcement case with a court of the solid waste management board for which a final order or consent decree was entered. Yes No
 - (C) If the answer to question (B) was Yes, then indicate whether or not the final order or decree is still in effect for this property. Yes No
9. Environmental Releases During Transferor's Ownership.
- (A) Has any situation occurred at this site which results in a reportable "release" of any hazardous substances or petroleum as required under state or federal laws? Yes No
 - (B) Have any hazardous substances or petroleum which were released come into direct contact with the ground at this site? Yes No
- If the answers to questions (A) and (B) are Yes, have any of the following actions or events been associated with a release on the property?
- Use of a cleanup contractor to remove or treat materials including soils, pavement, or other surficial materials?
 - Assignment of in-house maintenance staff to remove or treat materials including soils, pavement, or other surficial materials?
 - Sampling and analysis of soils?
 - Temporary or more long term monitoring of groundwater at or near the site?
 - Impaired usage of an on-site or nearby water well because of offensive characteristics of the water?
 - Coping with fumes from subsurface storm drains or inside basements?
 - Signs of substances leaching out of the ground along the base of slopes or at other low points on or immediately adjacent to the site?
10. Is the facility currently operating under a variance granted by the Commissioner of the Indiana department of environmental management? Yes No
11. Is there any explanation needed for clarification of any of the above answers or responses?



B. Site Information Under Other Ownership or Operation

1. Provide the following information about the previous owner or about any entity or person to whom the transferor leased the property or with whom the transferor contracted for the management of the property:

Name _____

Type of business or property usage _____

2. If the transferor has knowledge, indicate whether the following existed under prior ownerships, leaseholds granted by the transferor, or other contracts for management or use of the property:

- Landfill
- Surface Impoundment
- Land Treatment
- Waste Pile
- Incinerator
- Storage Tank (Above Ground)
- Storage Tank (Underground)
- Container Storage Area
- Injection Wells
- Wastewater Treatment Units
- Septic Tanks
- Transfer Stations
- Waste Recycling Operations
- Waste Treatment Detoxification
- Other Land Disposal Area

- Yes No
- Yes No
- Yes No
- Yes No
- Yes No
- Yes No
- Yes No
- Yes No
- Yes No
- Yes No
- Yes No
- Yes No
- Yes No
- Yes No
- Yes No

IV. Certification

A. Based on my inquiry of those persons directly responsible for gathering the information, I certify that the information submitted is, to the best of my knowledge and belief, true and accurate.

Mortgagor/Transferor (type name as signed):

EDWARD L. MCIVER & DAWN E. MCIVER

B. This form was delivered to me with all elements completed on JUNE 5, 1992

Norwest Financial Indiana, Inc. (type name as signed):

ROBERT M. LUCKIEWICZ

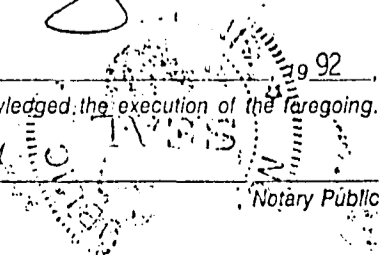
State of Indiana)

LAKE) ss.

County of _____)

Before me, the undersigned, a Notary Public in and for said County, this 5th day of JUNE 1992 came ROBERT M. LUCKIEWICZ and acknowledged the execution of the foregoing. Witness my hand and official seal.

Cynthia A. Lear
CYNTHIA A. LEAR



Type name as signed:

My Commission Expires: MARCH 17th, 1996

This instrument was prepared by: R. LUCKIEWICZ