

2. To exercise due diligence in the operation, management and occupation of said real estate and the improvement thereon, and not to commit waste or allow the same to be committed on said premises, and to keep said real estate and the improvements thereon in their present condition and repair, normal and ordinary depreciation alone excepted, and not to commit or permit to be committed on said premises any illegal or immoral acts.

3. Upon default in any payment provided for by any evidence of indebtedness secured hereby, or in the event of a default by the Mortgages in the performance of any one or more covenants and agreements herein contained, or upon the institution of any legal proceedings to enforce a mortgage or other lien upon the mortgaged property or if a petition in bankruptcy shall be filed by or against the Mortgages, or if the Mortgages shall in any way be adjudged insolvent or shall make an assignment for the benefit of creditors, or if there shall exist any lien or encumbrance on the mortgaged real estate superior to the lien of the mortgage, or if said mortgaged premises shall be levied upon by virtue of any execution, attachment or other writ, or shall come into the possession of or be ordered sold by the officer of any Court, or if the Mortgages shall abandon the mortgaged property, then the entire indebtedness secured hereby shall, at the option of the Mortgagee, become due and payable, without notice or demand, and thereupon the Mortgagee shall be entitled to the immediate possession of said property and the rents, issues, income and profits therefrom with or without foreclosure or other proceedings, and shall also be entitled to collect said indebtedness, to foreclose this mortgage and to enforce any of its rights hereunder, by proper legal or equitable proceedings. It is understood and agreed that the Mortgages shall pay all costs and attorney's fees incurred or paid by the Mortgagee in any suit in which it may be plaintiff or defendant by reason of being a party to this mortgage, in any writ or proceedings to foreclose this mortgage, or to enforce or protect the Mortgagee's rights hereunder, the Mortgagee in addition to any other remedy, and regardless of the value of the mortgaged property or the solvency or insolvency of the Mortgages, shall be entitled to the appointment of a Receiver to take possession of said property and protect said property and collect the rents and income and apply the same as provided by law. In case of a foreclosure of this mortgage, the abstract of title or title guaranty policy as the case may be shall be the absolute property of the Mortgagee.

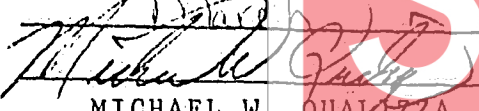
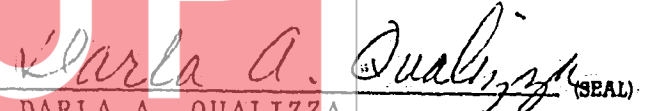
4. No failure on the part of the Mortgagee to exercise any of its rights hereunder for defaults or breaches of covenants shall be construed to prejudice its rights in the event of any other subsequent defaults or breach of covenant, and no delay on the part of the Mortgagee in exercising any of such rights shall be construed to preclude it from the exercise thereof at any time during the continuance of any such default or breach of covenant, and the Mortgagee may enforce any one or more remedies hereunder successively or concurrently at its option.

5. The Mortgagee, at its option, may extend the time for the payment of said indebtedness, or reduce the payments thereon, or accept a renewal note or notes therefor, without the consent of any junior lien holder, and without consent of the Mortgages if the Mortgages have parted with the title to said property and any such extension, reduction or renewal shall not release the Mortgages or any endorser or guarantor from liability for such indebtedness, or affect the priority of this mortgage over the junior lien or impair the security hereof in any manner whatsoever.

6. This mortgage shall secure the payment of any additional notes or loans made by the Mortgagee to the Mortgages at any time hereafter for the purpose of paying taxes, insurance premiums, making repairs or alterations, or any other purpose within the discretion of the Mortgagee, provided only, that the aggregate of the principal amount of the indebtedness secured hereby shall at no time exceed the original amount thereof.

7. All rights and obligations hereunder shall extend to and be binding upon the several heirs, executors, administrators, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, the Mortgages have hereunto set their hands and seals this 5th day of

March 1993
 (SEAL)  (SEAL)
MICHAEL W. QUALIZZA DARLA A. QUALIZZA
(SEAL) (SEAL)

STATE OF INDIANA COUNTY OF LAKE SS:

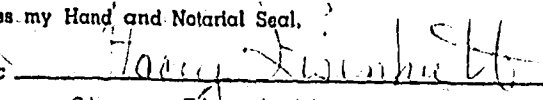
Before me, the undersigned, a Notary Public in and for said County and State, this 5th day of

March, 1993, personally appeared: MICHAEL W. QUALIZZA
AND DARLA A. QUALIZZA, HUSBAND AND WIFE

and acknowledged the execution of the foregoing Mortgage.

I hereby certify that I am not an officer of the Mortgagee.

Witness my Hand and Notarial Seal.

Notary Public 
Stacey Eisenhutt
My Commission Expires: January 21, 1994