

N Real Estate Mortgage

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



INB

This Indenture witnesseth that Robert E. Gross and Cynthia A. Gross, husband and wife as tenants by
entireties

of Lake County, State of Indiana, (herein jointly and severally referred to as "Mortgagors"),
hereby mortgage 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, interests, 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 indebtedness of Robert E. & Cynthia A. Gross

to the Bank as evidenced by a Promissory Note or Notes dated March 12, 1993

in the amount of \$ 45,000.00

and shall also secure the payment of any sums guaranteed by, advanced to, or any obligation
incurred by Mortgagors hereafter in favor of the Bank. It is understood by both parties that discretion to advance additional funds, as provided for above,
remains with the Bank and is not obligatory.

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 without the consent of any Mortgagors if Mortgagors have then parted
with title to the mortgaged premises, and no such extension, reduction or renewal shall impair the lien or priority of this Mortgage, nor release, discharge
or affect 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 as 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 any Note 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 12th day of March, 19 93

Robert E. Gross
Robert E. Gross
Cynthia A. Gross
Cynthia A. Gross



State of Indiana)
County of Lake) ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 12th day of March
19 93, personally appeared Robert E. Gross and Cynthia A. Gross
and acknowledged the execution of the foregoing Mortgage.

Witness my hand and Notarial Seal.

Notary Public Donna A. Nelson Donna A. Nelson
My Commission Expires 10-10-94 County of Residence Lake
This Instrument Prepared by Steve A. Niedert, Sr. Vice President RCN 403030

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Legal Description of Mortgaged Premises

Situated in the City of Cedar Lake, County of Lake, and State of Indiana,
and is further described as follows:

Lot 3 in Coffin's 2nd "Shady Beach" Addition to Cedar Lake, as per
plat thereof, recorded in Plat Book 21, page 38, in the Office of the
Recorder of Lake County, Indiana.



Mortgage Dated: March 17, 1993

Mortgagors

Robert E. & Cynthia A. Gross

8420 West 146th Place

Cedar Lake, IN 46303