

by secured without obtaining the consent of such subsequent grantee or lienholder, and is hereby expressly given notice that any subsequent conveyance or lien shall be subject to the lien of this mortgage and the rights of the mortgagee hereunder, whether the whole or any part of the indebtedness secured hereby be incurred before or after the recordation or notice of such subsequent conveyance or lien. It is expressly understood and agreed that time is of the essence hereof; that this mortgage is given by the mortgagor for valuable consideration; that if this mortgage be executed by more than one mortgagor, every covenant and agreement herein contained shall be the joint and several obligation of the mortgagors; and that no notice of the exercise of any option granted to the mortgagee in this or any instruments secured hereby is required to be given.

All the provisions hereof shall inure to the benefit of and be enforceable by any and all assignees or transferees of the mortgage; and when used in this mortgage or in the notes or other evidences of the indebtedness secured hereby, if the context requires, the singular number shall 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 hand and seal this 17 day of March, 1993.

Stephen T. Early (SEAL)
Stephen T. Early (SEAL)

Sandra E. Early (SEAL)
Sandra E. Early (SEAL)

STATE OF Indiana
COUNTY OF Lake

Before me, the undersigned, a Notary Public in and for said County and State, this 17th day of March, 1993, came Stephen T. Early and Sandra E. Early (husband & wife)

and acknowledged the execution of the annexed instrument.

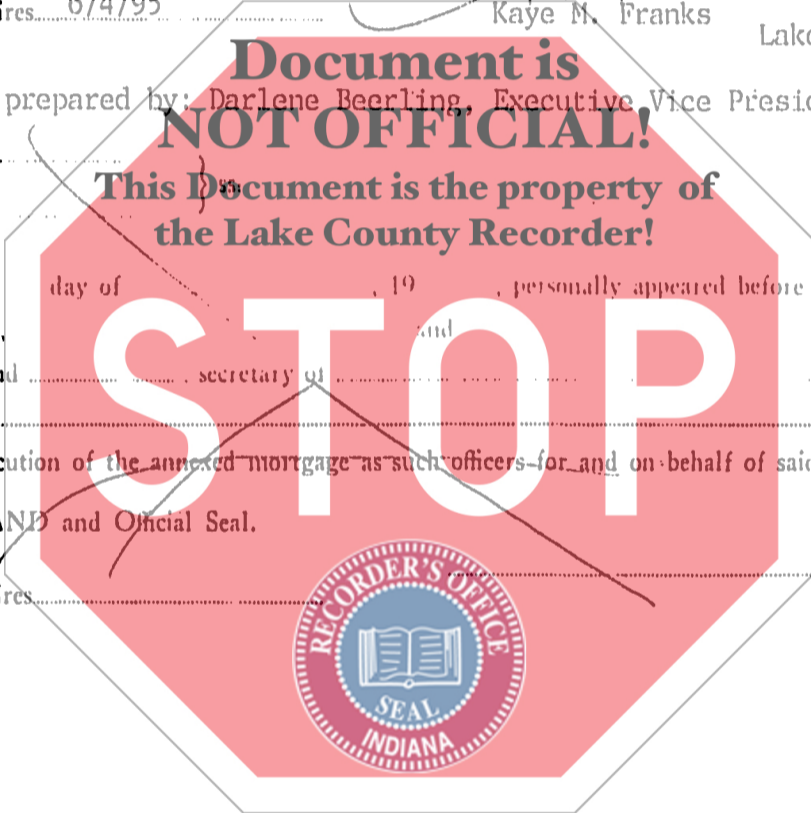
WITNESS MY HAND and Official Seal.

My Commission Expires 6/4/95

Kaye M. Franks
Kaye M. Franks
Notary Public,
Lake County Resident

This instrument prepared by: Darlene Beerling, Executive Vice President.

STATE OF
COUNTY OF



On this _____ day of _____, 19____, personally appeared before me, a Notary Public in and for said County and State, _____ and _____, respectively _____ president and _____ secretary of _____

and acknowledged the execution of the annexed mortgage as such officers for and on behalf of said corporation.

WITNESS MY HAND and Official Seal.

My Commission Expires _____

Notary Public.

TO
FROM
Warranty
Real Estate Mortgage