

JEFFERY A. BRIDEGROOM
 DEA ANN BRIDEGROOM
 7821 DURBIN DRIVE
 SCHERERVILLE, IN 46375 **93021508**

MORTGAGOR
 "I" includes each mortgagor above.

First Federal Savings Bank of Indiana
 P.O. Box 1110
 Merrillville, IN 46411

MORTGAGEE
 "You" means the mortgagee, its successors and assigns.

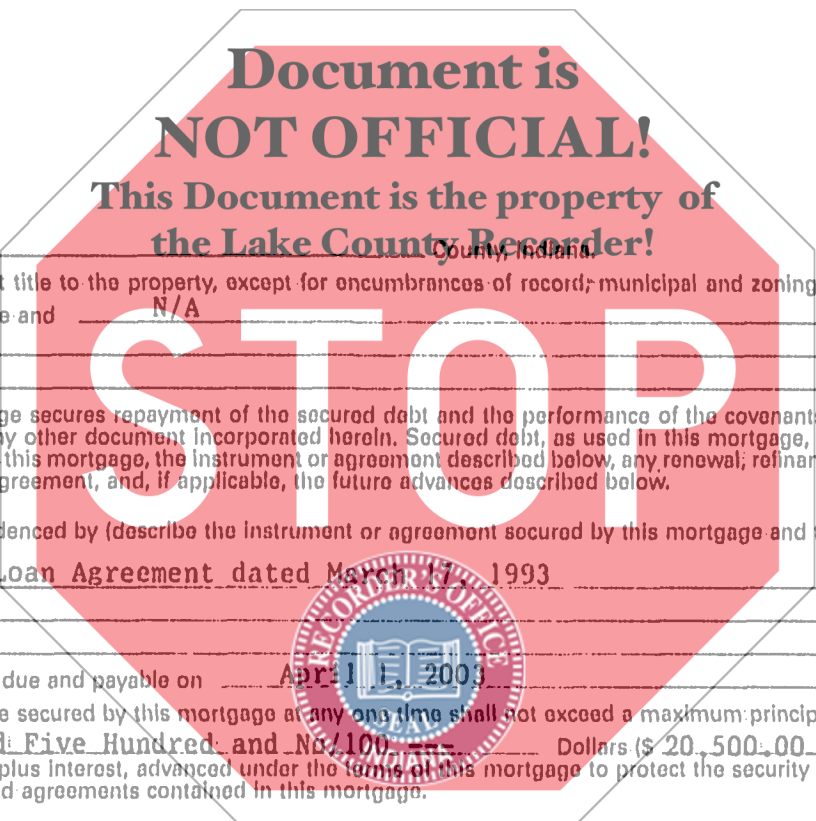
REAL ESTATE MORTGAGE: For value received; I, JEFFERY A. BRIDEGROOM and DEA ANN BRIDEGROOM, mortgage, grant and convey to you on March 17, 1993, the real estate described below and all rights, easements, appurtenances, rents, leases and existing and future improvements and fixtures that may now or at anytime in the future be part of the property (all called the "property").

PROPERTY ADDRESS: 7821 DURBIN DRIVE (Street)
SCHERERVILLE, IN 46375 (City), Indiana (Zip Code)

LEGAL DESCRIPTION:
 SITUATED IN THE CITY OF SCHERERVILLE, COUNTY OF LAKE, AND STATE OF INDIANA, AND IS FURTHER DESCRIBED AS FOLLOWS; LOT 62, C. GORLEY'S ROLLING HILL ESTATES, UNIT NO. 2, AS SHOWN IN PLAT BOOK 35, PAGE 53, IN LAKE COUNTY, INDIANA.

176100-93-36

INSURANCE
 Crown Point Indiana



located in LAKE County, Indiana
TITLE: I covenant and warrant title to the property, except for encumbrances of record; municipal and zoning ordinances, current taxes and assessments not yet due and N/A

SECURED DEBT: This mortgage secures repayment of the secured debt and the performance of the covenants and agreements contained in this mortgage and in any other document incorporated herein. Secured debt, as used in this mortgage, includes any amounts I may at any time owe you under this mortgage, the instrument or agreement described below, any renewal, refinancing, extension or modification of such instrument or agreement, and, if applicable, the future advances described below.

The secured debt is evidenced by (describe the instrument or agreement secured by this mortgage and the date thereof):
A First Loan Agreement dated March 17, 1993

The above obligation is due and payable on April 1, 2003
 The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of Twenty Thousand Five Hundred and No/100 Dollars (\$ 20,500.00), plus interest and all other amounts, plus interest, advanced under the terms of this mortgage to protect the security of this mortgage or to perform any of the covenants and agreements contained in this mortgage.

- Future Advances:** The above debt is secured even though all or part of it may not yet be advanced. Future advances are contemplated and will be made in accordance with the terms of the note or loan agreement evidencing the secured debt.
- Variable Rate:** The interest rate on the obligation secured by this mortgage may vary according to the terms of that obligation.
- A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof.

RIDERS: Commercial N/A

SIGNATURES: By signing below, I agree to the terms and covenants contained on the front and back sides of this mortgage, in any instruments evidencing the secured debt and in any riders described above and signed by me. I acknowledge receipt of a copy of this mortgage.

Jeffery A. Bridgroom Dea Ann Bridgroom
 JEFFERY A. BRIDEGROOM DEA ANN BRIDEGROOM

ACKNOWLEDGMENT: STATE OF INDIANA, Lake County ss:
 On this 17th day of March, 1993, before me, Jeffery A. Bridgroom, personally appeared Dea Ann Bridgroom

and acknowledged the execution of the foregoing instrument.
Roger W. Ziegelmaier
 (Notary Public)
 (Type or Print Name)

My commission expires:
ROGER W. ZIEGELMAIER
NOTARY PUBLIC
COMMISSION EXP. 02-05-95
LAKE COUNTY, IN

Resident of Lake County, Indiana

This Instrument was prepared by: Randall H. Walker, V.P.

