

Real Estate Mortgage (Not for Purchase Money)

4003 Bank One, Merrillville Ste 600N
 46410 468432LD
 MORTGAGE DATE July 23, 1993

This mortgage is made on the date noted above between the parties listed below. The Mortgagor(s), having received as consideration the principal amount shown below from the Mortgagee, receipt of which is acknowledged, mortgages, and warrants to the Mortgagee, its successors and assigns, forever, the land

and property located and described as noted below, together with all interest in the property, a right, privilege, or improvement belonging to and passable with the property, easements and rights of way of the property, and all buildings and fixtures.

PROPERTY DESCRIPTION			
93049949			
LOT 168, TURKEY CREEK MEADOWS, UNIT NO. 3, AS SHOWN IN PLAT BOOK 33, PAGE 98, IN LAKE COUNTY, INDIANA.			
A/K/A: 6743 VAN BUREN COURT, MERRILLVILLE, IN 46410			
MORTGAGOR(S)		MORTGAGEE	
NAME(S) ROGER A. CHIABAI & SANDRA J. CHIABAI, HUSBAND AND WIFE		NAME BANK ONE, MERRILLVILLE, NA	
ADDRESS 6743 VAN BUREN COURT		ADDRESS 1000 East 80th Place	
CITY MERRILLVILLE		CITY Merrillville	
COUNTY LAKE	STATE IN 46410	COUNTY Lake	STATE IN 46410
PRINCIPAL AMOUNT			
SEVENTY NINE THOUSAND THREE HUNDRED TWELVE &.00/100 DOLLARS			79,312.00

Chicago Title Insurance Company

Document is

This Mortgage is given to secure the agreements specified in this Mortgage as well as the Mortgage or Consumer Loan Agreement between Mortgagor(s) and Mortgagee of even date. This Mortgage also secures such future Mortgage or Consumer Loan Agreements between Mortgagor(s) and Mortgagee that may be entered into and which specifically reference this Mortgage as the security instrument securing such future Mortgage or Consumer Loan Agreements.

The Mortgagor(s) will pay all indebtedness secured by this Mortgage according to the terms of the Mortgage or Consumer Loan Agreement which documents such indebtedness.

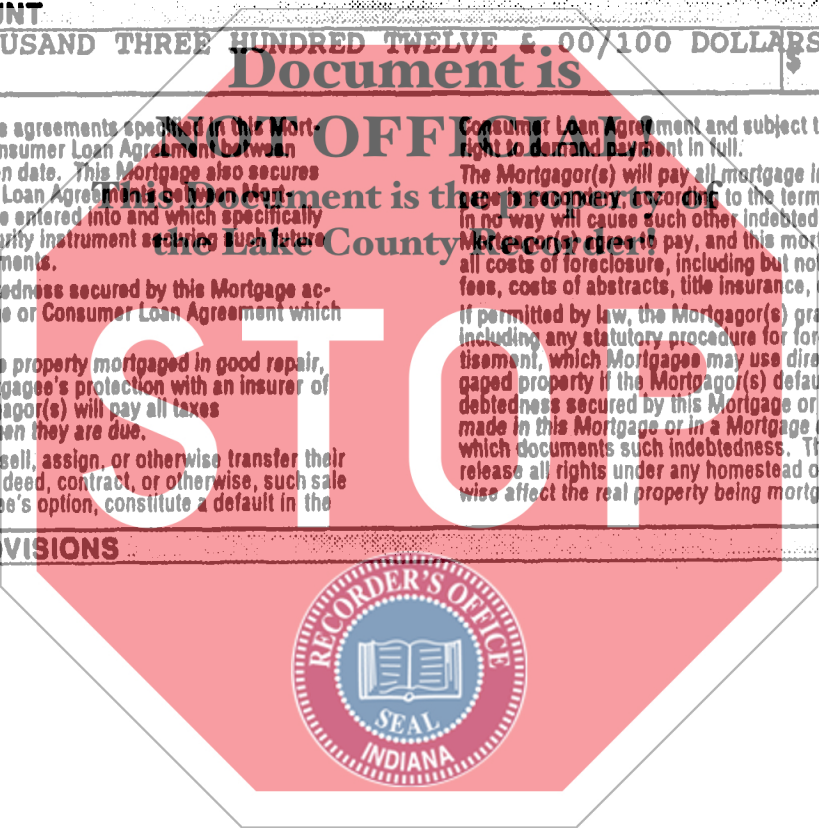
The Mortgagor(s) will keep all of the property mortgaged in good repair, and will keep it insured for the Mortgagee's protection with an insurer of the Mortgagor(s) choice. The Mortgagor(s) will pay all taxes assessments, and other charges when they are due.

In the event the Mortgagor(s) shall sell, assign, or otherwise transfer their interest in the property, whether by deed, contract, or otherwise, such sale or assignment may, at the Mortgagee's option, constitute a default in the

Consumer Loan Agreement and subject that agreement to the Mortgagee's right to demand payment in full.

The Mortgagor(s) will pay all mortgage indebtedness to which this mortgage is a lien, according to the terms of such other obligation(s), and in no way will cause such other indebtedness to be declared in default. Mortgagor(s) agrees to pay, and this mortgage shall secure the payment of all costs of foreclosure, including but not limited to, reasonable attorneys' fees, costs of abstracts, title insurance, court and advertising costs.

If permitted by law, the Mortgagor(s) grant to Mortgagee a power of sale, including any statutory procedure for foreclosure of a Mortgage by advertisement, which Mortgagee may use directly or indirectly to sell the mortgaged property if the Mortgagor(s) default in the payment of any indebtedness secured by this Mortgage or fail to perform any other promise made in this Mortgage or in a Mortgage or Consumer Loan Agreement which documents such indebtedness. The Mortgagor(s) hereby waive and release all rights under any homestead or exemption law that might otherwise affect the real property being mortgaged hereunder.



RECORDED
 JUL 23 1993
 CLERK
 INDIANA S. NO.
 LAKE COUNTY
 RECORD

ADDITIONAL PROVISIONS

SIGNATURES - MORTGAGOR(S) / WITNESSES

Signed and sealed by Mortgagor(s):

X Roger A. Chiabai
 Mortgagor's Signature ROGER A. CHIABAI

X Sandra J. Chiabai
 Mortgagor's Signature SANDRA J. CHIABAI

X _____
 Mortgagor's Signature

X _____
 Witness' Signature

X _____
 Witness' Signature

NOTARIZATION

The foregoing instrument was acknowledged before me this 23rd day of July, 19 93, by ROGER A. CHIABAI & SANDRA J. CHIABAI

Notary Public's Signature Laura D. O'Neil
 Notary Public's Name LAURA D. O'NEIL
 For the County of: LAKE State of: INDIANA
 My Commission Expires: 9-3-95

When Recorded Return to:
 BANK ONE, MERRILLVILLE, NA
 1000 East 80th Place Attn: Diana M. Foster
 Merrillville, IN 46410

Drafted By _____, an Officer of Bank
 DAVID K. STEPHENSON One, Merrillville, NA.
 Address, City, State 1000 E. 80TH PLACE
 MERRILLVILLE, IN 46410

Form FF111 - 1806L (06/92) GREAT LAKES BUSINESS FORMS