

TS-2174

William M. Kuhn Wendy E. Kuhn 7320 California Hammond, IN 46320	MORTGAGOR: "I" includes each mortgagor above:	This instrument was prepared by American Savings, FSB, American Savings, FSB 1001 Main Street Dyer, IN 46311	MORTGAGEE "You" means the mortgagor, its successors and assigns
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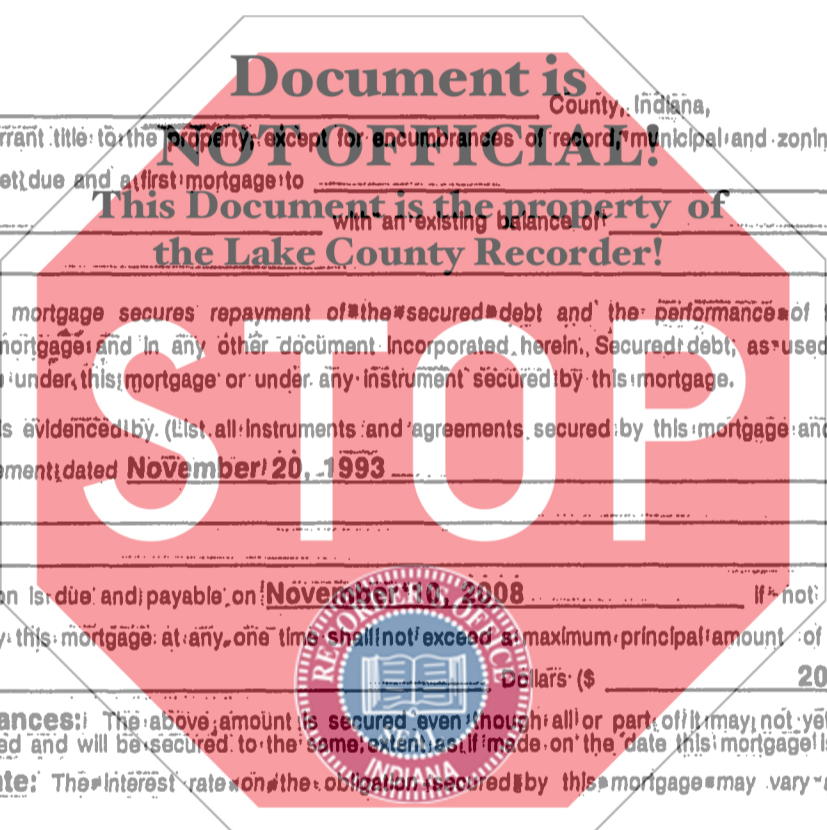
REAL ESTATE MORTGAGE: For value received, I, William M. Kuhn and Wendy E. Kuhn, Husband and Wife, mortgage to you on November 20, 1993, the real estate described below and all rights, easements, appurtenances, rents, leases and existing and future improvements and fixtures (all called the "property")

PROPERTY ADDRESS:
7320 California Hammond, Indiana,
 (Street) (City) (State)

LEGAL DESCRIPTION: Lots 45, 46 and the North 12 1/2 feet of Lot 44, Block 8, J.R. Brant's, P. Addition, in the City of Hammond, as shown in Plat Book 20, page 21, in Lake County, Indiana.

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STATE OF INDIANA
 REC'D
 DEC 13 2 52 PM '93
 SHERIFF'S OFFICE
 CLERK



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 a first mortgage to _____ dated _____ with an existing balance of _____

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 owe you under this mortgage or under any instrument secured by this mortgage.
 The secured debt is evidenced by (List all instruments and agreements secured by this mortgage and the dates thereof):
Line of credit agreement dated November 20, 1993

The above obligation is due and payable on November 10, 2008 if not paid earlier. The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of Twenty Thousand and 00/100 Dollars (\$ 20,000.00), plus interest.
 Future Advances: The above amount is secured even though all or part of it may not yet be advanced. Future advances are contemplated and will be secured to the same extent as if made on the date this mortgage is executed.
 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.

TERMS AND COVENANTS: I agree to the terms and covenants contained in this mortgage, in any instruments evidencing the secured debt and in any riders described below and signed by me.
 Commercial Construction

William M. Kuhn
 William M. Kuhn
Wendy E. Kuhn
 Wendy E. Kuhn

ACKNOWLEDGMENT: STATE OF Indiana, Lake County ss:
 This instrument was acknowledged before me this 20th day of November, 1993 by
 Corporate or William M. Kuhn and Wendy E. Kuhn, Husband and Wife (Titles)
 Partnership of _____ (Name of corporation or Partnership)
 Acknowledgment a. _____ on behalf of the corporation or partnership.

My commission expires: 3.11.96
 (Seal)

Jeaneane C. [Signature]
 Notary Public

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