

This Mortgage is made on March 28, 1994, 19, between the Mortgagee

Jeffrey A Ruchti and Reesa K. Ruchti

whose address is 1223 W 10th ST Hobart, IN 46342 and the Mortgagee, NBD Bank, N.A.

a national banking association, whose address is 8585 Broadway Merrillville IN 46410

(A) Definitions. 94024048

- (1) The words "Borrower", "you" or "yours" mean each Mortgagee... (2) The words "we", "us", "our" and "Bank" mean the Mortgagee... (3) The word "Property" means the land described below.

(B) Security. As security for a loan agreement dated March 28, 1994 for credit in the TOTAL AMOUNT of \$6,000.00 including all extensions, amendments, renewals, modifications, refinancings and/or replacements of that loan agreement, you mortgage and warrant to us, subject to liens of record, the Property located in the City/Town of Hobart, Lake County, Indiana, described as

SEE ATTACHED ADDENDUM

(C) Borrower's Promises. You promise to:

- (1) Pay all amounts when due under your loan agreement, including interest, and to perform all duties of the loan agreement and/or this Mortgage. (2) Pay all taxes, assessments and liens that are assessed against the Property... (3) Not execute any mortgage, security agreement, assignment of leases and rentals... (4) Keep the Property in good repair and not damage, destroy or substantially change the Property. (5) Keep the Property insured against loss or damage caused by fire or other hazards... (6) Keep the Property covered by flood insurance if it is located in a specially designated flood hazard zone. (D) Environmental Condition. You shall not cause or permit the presence, use, disposal or release of any hazardous substances on or in the Property.

substance affecting the Property is necessary, you shall promptly take all necessary remedial actions in accordance with applicable environmental laws.

(E) Default. If you do not keep the promises you made in this Mortgage or you fail to meet the terms of your loan agreement, you will be in default. If you are in default, we may use any of the rights or remedies stated in your loan agreement including, but not limited to, those stated in the Default, Remedies on Default, and/or Reducing the Credit Limit paragraphs or as otherwise provided by applicable law.

(F) Due on Sale. If you sell or transfer all or any part of the Property or any interest in the Property without our prior written consent, the entire balance of what you owe us under your loan agreement is due immediately.

(G) Eminent Domain. Notwithstanding any taking under the power of eminent domain, you shall continue to pay the debt in accordance with the terms of the loan agreement until any award or payment shall have been actually received by you. By signing this Mortgage, you assign the entire proceeds of any award or payment and any interest to us.

(H) Other Terms. We do not give up any of our rights by delaying or failing to exercise them at any time. Our rights under the loan agreement and this Mortgage are cumulative. You will allow us to inspect the Property on reasonable notice. This shall include the right to perform any environmental investigation that we deem necessary and to perform any environmental remediation required under environmental law.

By Signing Below, You Agree to All the Terms of This Mortgage.

Witnesses:

X _____

Print Name: _____

X _____

Print Name: _____

X _____

Print Name: _____

X _____

Print Name: _____

STATE OF INDIANA)) COUNTY OF _____))

The foregoing instrument was acknowledged before me on this 28 day of March, 1994 by Jeffrey A Ruchti and Reesa K. Ruchti, Mortgagees.

Drafted by: C.P. CONNORS, VICE PRESIDENT

(X) Jeffrey A Ruchti Mortgagee

(X) Reesa K Ruchti Mortgagee

STATE OF INDIANA FILED FOR RECORDER MAR 31 10 24 AM '94

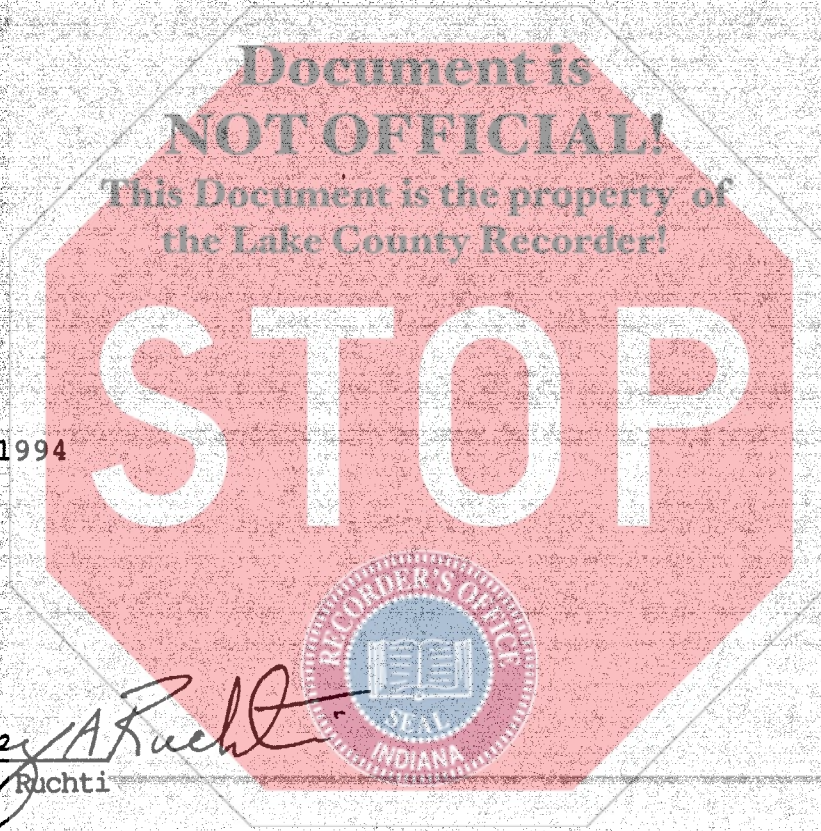
28 day of March 1994

X Notary Public, _____ County, Indiana My Commission Expires: 11-11-94

When recorded, return to: _____

ADDENDUM

Part of the northwest quarter of section 6, township 35 north, range 7 west of the 2nd principal meridian, more particularly described as follows: beginning at a point on the north line of said section 6 and 1061.93 feet east of the northwest corner thereof; thence south at right angles a distance of 165 feet; thence east parallel to the north line of said section 6 at a distance of 78 feet; thence north at right angles a distance of 165 feet to the north line of said section 6; thence west along the north line of said section 6 a distance of 78 feet to the point of beginning, in the city of Hobart in Lake County, Indiana.



DATE March 28, 1994

SIGNATURE

Jeffrey A Ruchti
Jeffrey A Ruchti

SIGNATURE

Reesa K. Ruchti
Reesa K Ruchti