94024068

FIRST FEDERAL SAVINGS BANK OF INDIAN P.O. BOX 11110

MERRILLVILLE, INDIANA 46411

"WE" OR "US" MEANS THE LENDER NAMED ABOVE.

Real Estate Mortgage: For value received, I, REBECCA J PUMNEA , mortgage. grant and convey to you on March 14, 1994 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: , , IN

Legal Description: LOT 6 IN BLOCK 3, IN INDEPENDENCE HILL IN THE TOWN OF MERRILLVILLE AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 20, PAGE 2, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Located in LAKE

County, In. C11 ment 18

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 anytime 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 a First Loan Agreement dated March 14, 1994

The above obligation is due and payable on April 1, 2004

The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of Six Thousand Three Hundred and No/100 -----

Dollars (\$ 6,300.00), 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.

X 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.

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.

Signatures: By signing below, I agree to the terms and covenants contained on the front and back sides of this State of Indiana County SS: , before me, , personally appeared and acknowledged the execution of the foregoing instrument. My Commission expires

Resident of Lake

01-87-41322

This instrument was prepared by: Milos Torbica