

Real Estate Mortgage (Not for Purchase Money)

MORTGAGE DATE
March 25, 1994

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

Lot 12 in Block 9 in Tarrytown First Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 30 page 13, in the Office of the Recorder of Lake County, Indiana, a/k/a: 2090 Wright Street, Gary, Indiana.

8497

TICOR TITLE INSURANCE
 Crown Title, Indiana

MORTGAGOR(S)		MORTGAGEE	
NAME(S) Haywood E. Ford and Iola Ford, husband and wife		NAME Bank One, Merrillville, NA	
ADDRESS 2090 Wright Street		ADDRESS 1000 E. 80th Place	
CITY Gary		CITY Merrillville	
COUNTY Lake	STATE Indiana	COUNTY Lake	STATE Indiana

PRINCIPAL AMOUNT

Twenty-Three Thousand, Eight Hundred Fifty-One and 95/100----- \$23,851.95

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.

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

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 pay all mortgage indebtedness to which this Mortgage is secondary, 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) agree 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.

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.

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 statute or exemption law that might otherwise affect the real property being mortgaged hereunder.

ADDITIONAL PROVISIONS

This Mortgage is Subject To a First Real Estate Mortgage From Borrower to Waterford Mortgage Corp. dated September 30, 1970 in the Original Amount of \$14,500.40.



SIGNATURES - MORTGAGOR(S) / WITNESSES

Signed and sealed by Mortgagor(s):

Haywood E. Ford
 Mortgagor's Signature Haywood E. Ford

X *Iola Ford*
 Mortgagor's Signature Iola Ford

Signed and delivered in the presence of:

X
 Mortgagor's Signature

X
 Witness' Signature

X
 Mortgagor's Signature

X
 Witness' Signature

NOTARIZATION

State of Indiana

The foregoing instrument was acknowledged before me this 25th day of March, 1994, by Haywood E. Ford and Iola Ford, husband and wife

County of Lake

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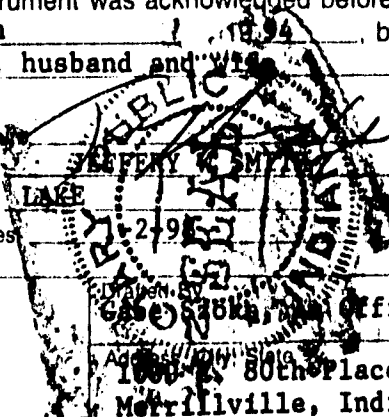
Notary Public's Signature

Notary Public's Name

For the County of Lake

State of: INDIANA

My Commission Expires



When Recorded Return to:

Bank One, Merrillville, NA
 1000 E. 80th Place
 Merrillville, Indiana 46410
 ATTN: Debbie Rios-Guzman/Loan Proc.

Case Officer of Bank One, Merrillville, NA
 1000 E. 80th Place
 Merrillville, Indiana 46410