

REAL ESTATE MORTGAGE

(Not for Purchase Money)

MORTGAGE DATE:	02/16/95
LOAN NO.:	412803886

This mortgage is made on the date noted above between the parties listed below. The Mortgagor(s), having received as consideration the availability of 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 the passable with the property, easements and rights of way of the property, and all buildings and fixtures.

PROPERTY DESCRIPTION	
Lot 6 in Block 2 in East Lawn Addition to Hammond, as per plat thereof recorded in Plat Book 2 page 75, in the Office of the Recorder of Lake County, Indiana.	
Unit No. 26, Key No. 33-40-5	

MORTGAGOR(S)		MORTGAGEE	
David W. Cox Arvilla Cox, His Wife		Sterling Bank & Trust - Equity	
ADDRESS 1115 Indiana		ADDRESS One Towne Square, 17th Floor	
CITY Hammond		CITY Southfield	
COUNTY Lake	STATE IN	COUNTY Oakland	STATE MI

PRINCIPAL AMOUNT	\$ 11,000.00
Eleven Thousand Dollars and no/100	

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 document 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. 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 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.

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.

ADDITIONAL PROVISIONS
- NONE -

SIGNATURES - MORTGAGOR(S) / WITNESSES	
Signed and sealed by Mortgagor(s):	
Signed and delivered in the presence of:	X <u>David W. Cox</u> Mortgagor's Signature David W. Cox
	X <u>Arvilla Cox</u> Mortgagor's Signature Arvilla Cox, His Wife
	X _____ Mortgagor's Signature
	X _____ Mortgagor's Signature
X <u>Doris Surowiec</u> Witness' Signature Doris Surowiec	
X <u>Hazel J. Gardin</u> Witness' Signature Hazel J. Gardin	

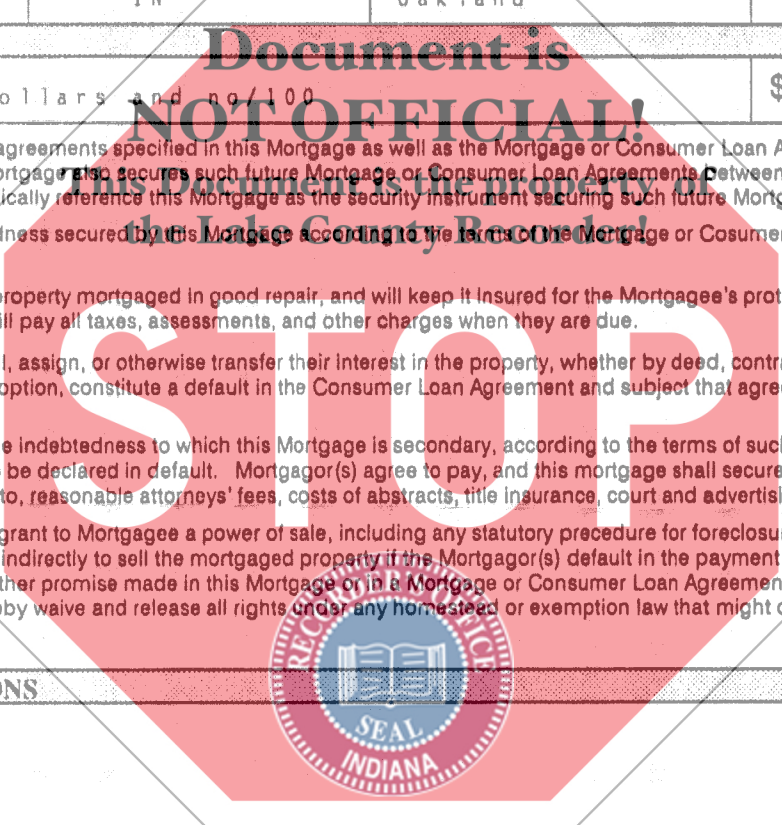
NOTARIZATION	
State of <u>IN</u>	The foregoing instrument was acknowledged before me this <u>16th</u> day of <u>February</u> , 19 <u>95</u> , by <u>David W. Cox</u>
County of <u>Lake</u>	ss. <u>Arvilla Cox, His Wife</u>
	Notary Public's Signature <u>Gloria Miller</u>
	Notary Public's Name <u>Gloria Miller</u>
	For the County of: <u>Lake</u> State of: <u>Indiana</u>
	My Commission Expires: <u>10-24-96</u>
	Lake County Resident

When Recorded Return to:	Drafted By:
Sterling Bank & Trust - Equity One Towne Square, 17th Floor Southfield, MI 48076	Barbara L. Wrubel Address, City, State, Zip One Towne Square, 17th Floor Southfield, MI 48076

TICOR TITLE INSURANCE
Crown Point, Indiana

95009946

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORDING
95 FEB 21 AM 10:50
MORTGAGE RECORDS



Handwritten initials/signature