43146 RETURN TO: BANK ONE MERRILLVILLE, NA ATTN: MARCIA BROWN / LOAN PROCE	SSING STATE OF INDIANA
BANKEONE.	FILED FOR RECORD
North Uter Merrande NA 95031091	
Vember FUIL	95 JUN-2 AM 9: 17
Bank One Home Equity Line	Date of Everytian May 23, 1995
Real Estate Mortgage	RECORDER TO RECORDER
The Hollyage evidences and	and Audrey A. Lavrinovich, husband and wife
Incrementer reterred to jointly and severally as the "Mortgagors") of MORTGAGE and WARRANT to Bank One. Merrillyille, NA, a national	Lake County Indiana  panking association with its main banking office at 1000 East 80th Place. Merriliville
Indiana 46410 ("Bank One"), the following described real estate (the "M	ongaged Premises") in Lake County, Indiana pint, as per plat thereof, recorded in Plat Book 1,
page 46, in the Office of the Recorder of 1	Lake County, Indiana, described as follows:
Thence South 95 feet; thence West 120 feet (	lot; thence North 95 feet; thence East 120 feet; to the point of beginning.
Sogether with all improvements now or subsequently situated on, or a casements and appunenances belonging or pertaining thereto, all fixth Mortpaged Premises, and the rents, issues, income, uses and profits of	used in connection with the Mortgaged Premises and all rights, privileges, interests, ures and appliances now or subsequently attached to or used in connection with the the Mortgaged Premises.
This morthage shall sarve as notice to any and all persons that &	fortgagors and Bank One have entered into a certain Bank One Home Equity Line
Agreement dated May 23	of credit for Mortgagors in the amount of S $\underline{100.000.00}$ and at the offices of Bank One by any interested persons. The terms and provisions of
the Bank One Home Equity Line Agreement, as the same may be ame torse and effect as though fully set forth herein. The fulfillment and pe	inded from time to time, are incorporated in this mortgage by reference with the same formance of the items and conditions of the Bank One Home Equity Line Agreement y Line Agreement obligates Bank One to make future advances to Mortgagors under
MORTGAGORS Agree That:	
	ass evidenced by or incurred pursuant to the Bank One Home Equity Line Agreement g with the close of business on May 23, 2015
	repayment, at the rates agreed upon in the Bank One Home Equity Line Agreement.
c. All advances shall be evidenced by the Bank One Home Equit laws, and with costs of collection to the extent permitted by liew. Subjetrom time to time shall be determined by Bank One's books and record	y Line Agreement and shall be payable without relief from valuation or appraisement act only to Mortgagors' billing error rights, the indebtedness secured by this mortgages.
	of thoney. In the event of an conflicts or inconstatencies between the terms of this
Mortgagors jointly and severally covenant and agree with Bank-One	
	evente due file provided in the Bank One Home Equity Line Agreement and in this
moreone with attorneys' tees, and without relief from valuation or and	raisement laws.
2. The lien of this mortgage is prior and superior to all other lier described as follows:	Send encumbrances against the Mortgaged Premises, except that certain mortgage
(the "Prior Mortgage"). Mortgagors agree to pay all sums when due an	d to fully abide by all terms and conditions of the Prior Mortnage.
	will not commit or permit waste thereon, and will pay all taxes and assessments levied
Morgagors will keep the Morgaged Premises in good repair, or assessed against the Mortgaged Premises or any part thereof whether the second seco	due.
Managed Drawings on account of fire windstorm and other hazard	to Bank One, and keep in effect adequate insurance ligainst loss or destruction of the in amounts as required by Bank One. The insurance policies shall contain clauses the Mortgagore as their respective interests may appear. Mortgagore shall provide Bank
the Bank One Home Equity Line credit line or otherwise. All sums accompage and shall bear interest from date of payment at the same is Such sums may include, but are not limited to, (i) insurance premium mortgage; (ii) the cost of any title evidence or surveys which in Bank (all costs, expenses and attorneys' fees incurred by Bank One within Mortgaged Premises; (iv) the cost of any repairs to the Mortgaged Premises; (iv) the cost of any repairs to the Mortgaged Premises.	sary to protect and preserve the security given by this mortgage by appropriate debit to sarced and pace by Bank One shall become a part of the indebtedness secured by this its as all other indebtedness evidenced by the Bank One Home Equity Line Agreement. ins, taxes, Bandsaments, and liens which are or may become prior and senior to this One is discretion may be required to establish and preserve the lien of this mortgage; (iii) espect to any and all-legal or equitable actions which relate to this mortgage or to the emices downed necessary or advisable by Bank One; and (v) any sums due under the
Prior Mortgage.	WOIANA
extend the time of payment of any part or all of the indebtedness sec liability. If any default shall occur in the payment of any installment agreement of Mortgagors under this mortgage or the Bank One H	ured by this mortgage without in any way impairing its lien or releasing Mortgagors from of Indebtedness secured by this mortgage, or in the performance of any covenant o ome Equity Line Agreement or the terms and conditions of the Prior Mortgage, or i inkrupt, or if a trustee or receiver is appointed for Mortgagors or for any part of the mitted by law, all indebtedness secured by this mortgage shall, at Bank One's option
become immediately due and payable without notice, and this mortg as a waiver of other defaults. Notice by Bank One's rights or remedies	age may be to reclosed accordingly. Bank One's waiver of any default shall not operate to exercise any right or option under this mortgage is hereby expressly waived by may be enforced successively or concurrently. Any delay in enforcing any such right o is remain in default, in the event of the foreclosure of this mortgage all abstracts of title
a. It all or any part of the Mortgaged Premises or any interest in	the Mortgage Premises is sold or transferred by Mortgagors by deed, conditional sales ink One, Bank One may, at its option, declare all sums secured by this mortgage to be
to the benefit of Bank One, its successors and assigns. In the e	ivent this mortgage is executed by only one person, corporation, or other entity, the wor
9. All rights and obligations of Mortgagors shall extend to and to inure to the benefit of Bank One, its successors and assigns. In the employees shall mean "Mortgagor," and the terms and provisions of the terms and the terms and the terms and the terms and the terms are the terms and the terms are the terms and the terms are the terms are the terms and the terms are the terms and the terms are the terms	be binding upon their several heirs, representatives, successors and assigns, and shall event this mortgage is executed by only one person, corporation, or other entity, the word this mortgage shall be construed accordingly.  And the fauthorite of the several heirs, representatives, successors and assigns, and shall event this mortgage is executed by only one person, corporation, or other entity, the word this mortgage shall be construed accordingly.

"Mortgagors" shall mean "Mortgagor." and the terms and provisions	of this mortgage	shall be construed a	ccordingly.	
Mondagor Walter E. Lavrinovich	Mortgagor	// (/ \ \	Lavrinovich	
STATE OF INDIANA SS:				
COUNTY OF Lake Before me. a Notary Public in and for said County and State. this	23rd	day of	May	19 <u>95</u>
personally appeared Walter E. Lavrinovich and	Audrey A.	Lavrinovich.	husband and wite	

and acknowledged the execution of the foregoing mortgage i certify that I am not an officer or director of Bank One. WITNESS my hand and Notarial Seal.

Signature: Printed Name BARBARA J BUZZA

Notary Public



My Commission Expires:

My County of Residence is Lake This instrument was prepared by Gabe Szoke, An Officer of Bank One, Merrillville, NA