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STATE OF INDIANA
LAKE COUNTY
FILE FOR RECORD

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95 JUN -6 AM 9:08

MARK W. HARRIS
RECORDER

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(Specs Above This Line for Recording Data)

REAL ESTATE MORTGAGE

Name(s)/Address(es) of Mortgagor(s) JAMES R. KANE AND STEPHEN A. DUNNETT AND GLORIA J. DUNNETT, HUSBAND AND WIFE 3413 W. LAKE SHORE DRIVE CROWN POINT, IN 46307	Name/Address of Mortgagee BANK ONE, MERRILLVILLE, NA 1000 East 80th Place Merrillville, IN 46410
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NOTE NUMBER	DATE OF MTG.	MATURITY DATE	LOAN AMOUNT	OFFICE	RENEWAL OF
	05/30/95	06/14/2000	56,000.00	008	

PRINCIPAL AMOUNT
FIFTY SIX THOUSAND & 00/100
\$ 56,000.00

PROPERTY DESCRIPTION
PARCEL I:
 LOT 33 IN BLOCK 22 IN DALECARLIA, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 27 PAGE 59, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.
PARCEL II:
 LOT 1 IN BLOCK 22B IN DALECARLIA, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 27 PAGE 78, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

This mortgage is made on the date noted above. The Mortgagor(s), having received as consideration the principal amount shown above 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 above, 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, all referred to as the "Property." Mortgagor(s) covenant that Mortgagor(s) is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Mortgagor(s) warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

ADDITIONAL PROVISIONS

By signing this Mortgage, each Mortgagor acknowledges that all provisions have been read and understood, including those on page two. Signed and sealed by Mortgagor(s):

X *Stephen A. Dunnett* (Seal) Date _____ (Seal) Date _____
 STEPHEN A. DUNNETT Date JAMES R. KANE Date _____

X *Gloria J. Dunnett* (Seal) Date _____ (Seal) Date _____
 GLORIA J. DUNNETT Date _____



WITNESSED BY

X _____ X _____

NOTARIZATION

STATE OF Indiana
 COUNTY OF Lake SS:

The foregoing instrument was acknowledged before me this 30th day of May, 1995 by James R. Kane and Stephen A. Dunnett and Gloria J. Dunnett, husband and wife

Signature X *Paula Barrick* For the County of: Lake
 For the State of: Indiana
 County of Residence: Lake
 Notary Public's Name Paula Barrick My Commission expires: October 2, 1997

When Recorded Return To: BANK ONE, MERRILLVILLE, NA 1000 East 80th Place Merrillville, IN 46410 ATTN: Sharon Delph-Konowalik/Comm'1 Loan Processing	Drafted By/Address GABE SZOKE, An Officer of Bank One, Merr., NA 1000 E. 80TH PLACE MERRILLVILLE, IN 46410
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PROMISES AND AGREEMENTS

MORTGAGE LOAN AND FUTURE ADVANCES. This Mortgage is given to secure the agreements specified in this Mortgage as well as the Consumer Loan Agreement or other similar writing (called "Consumer Loan Agreement" in this Mortgage) between Mortgagor(s) and Mortgagee of even date. This Mortgage also secures such future 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 Consumer Loan Agreements.

PROMISE TO PAY. The Mortgagor(s) will pay all indebtedness secured by this Mortgage according to the terms of the Consumer Loan Agreement which documents such indebtedness.

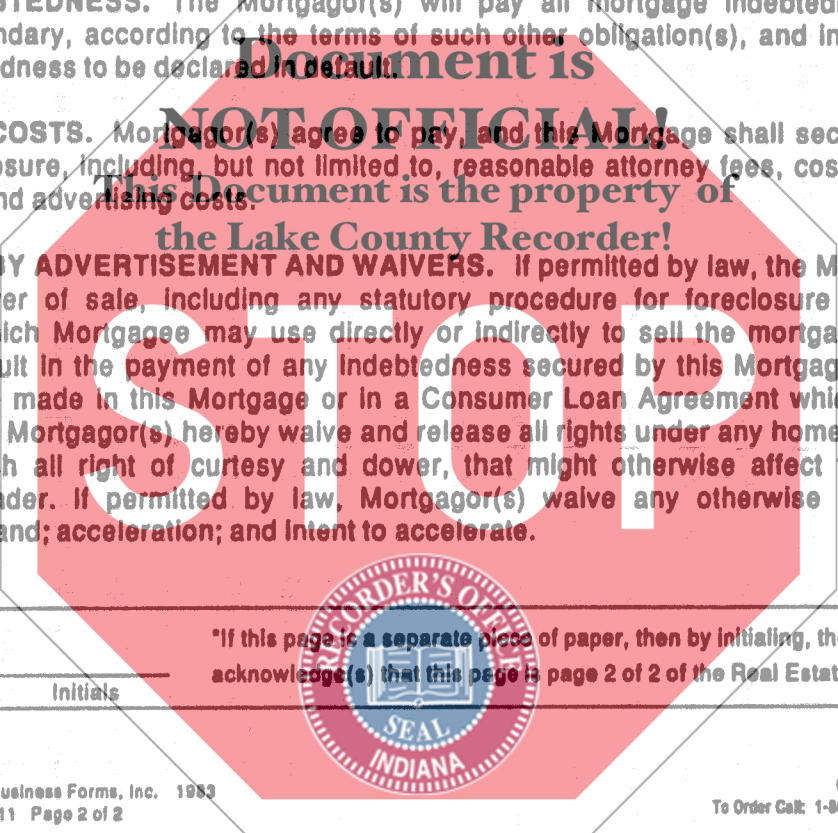
INSURANCE AND TAXES. The Mortgagor(s) will keep all of the Property mortgaged in good repair, and will keep it insured for the Mortgagee's protection with an insurer of the Mortgagor(s) choice. The Mortgagor(s) will pay all taxes, assessments, and other charges when they are due.

DUE ON SALE. 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.

SUPERIOR 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.

FORECLOSURE COSTS. Mortgagor(s) agree to pay, and this Mortgage shall secure the payment of all costs of foreclosure, including, but not limited to, reasonable attorney fees, costs of abstracts, title insurance, court and advertising costs.

FORECLOSURE BY ADVERTISEMENT AND WAIVERS. 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 Consumer Loan Agreement which documents such indebtedness. The Mortgagor(s) hereby waive and release all rights under any homestead or exemption law, and relinquish all right of curtesy and dower, that might otherwise affect the Property being mortgaged hereunder. If permitted by law, Mortgagor(s) waive any otherwise required notice of: presentment; demand; acceleration; and intent to accelerate.



_____	_____	"If this page is a separate piece of paper, then by initialing, the Borrower(s) acknowledge(s) that this page is page 2 of 2 of the Real Estate Mortgage."
Initials	Initials	