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MORTGAGE - 8 PM 3:31

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THIS MORTGAGE ("Mortgage") WITNESSETH that Anthony W. Scheeringa and Betty L. Scheeringa, Husband and Wife ("Mortgagor") with an address of 304 Oak Circle, Crown Point, IN 46307 mortgages and warrants to NBD Bank, N.A. ("Mortgagee") with an address of 8585 Broadway, Merrillville, IN 46410, the real estate described as Lot 148, Liberty Park Highlands, an addition to the City of Crown Point, as shown in Plat Book 25, page 8, in Lake County, Indiana (the "Property"), located in Lake County, Indiana, commonly known as 304 Oak Circle, Crown Point, IN 46307 (the "Property"), together with all present and future improvements located on or used in connection with the Property, all rights, privileges, interests, easements, hereditaments and appurtenances, all apparatus, equipment, fixtures and appliances attached to or used in connection with the Property, and all rents, issues, income and profits of the Property (the "Premises").

This Mortgage secures the following:

(a) the Loan agreement dated April 26, 1995 evidencing indebtedness in the principal amount(s) of \$25,000.00, respectively, maturing June 15, 2000 executed and delivered by T & J Farms to the Mortgagee; and

(b) the guaranty of the debt of NA dated NA executed and delivered by NA to the Mortgagee;

including any extensions, renewals, modifications and replacements, without limit as to frequency or number (the "Debt").

The Debt shall also include all other present and future, direct and indirect obligations and liabilities of the Mortgagor, or any one of them, with or without others, to the Mortgagee up to a maximum of \$25,000.00. This shall not apply to any obligation or debt incurred for personal, family or household purposes unless the note or guaranty expressly states that it is secured by this Mortgage.

The Bank, at its option, may extend the time of payment of any part or all of the Debt, reduce payments on or accept a replacement instrument for the Debt without the consent of Mortgagor. Any such extension, reduction or renewal shall not impair the lien or priority of this Mortgage, or release, discharge or affect the liability of Mortgagor to the Bank.

Mortgagor warrants that Mortgagor is the owner of and has good fee simple title to the Premises and covenants and agrees with the Mortgagee not to permit liens to attach to the Premises; to keep the Premises in good repair; to pay all taxes and assessments levied or assessed against the Premises as they become due; and to keep any improvements on the Premises insured against loss by fire and windstorm and such other hazards as the Bank may require from time to time in an amount equal to one hundred percent (100%) of the full insurable value of the Premises. All such policies shall be issued by companies acceptable to the Mortgagee with a lender's loss payable clause in favor of the Mortgagee as its interest may appear.

Upon failure of Mortgagor so to do, the Mortgagee may, but without obligation to do so, make repairs to, pay any tax assessment levied against, pay or discharge any lien or encumbrance on, or procure and/or maintain in effect insurance with respect to the Premises. All sums so paid shall, with interest at the highest rate provided for in the Debt secured, become immediately due and payable and be a part of the Debt.

Upon default in the payment of any obligation secured by this Mortgage, or Mortgagor's failure to perform any of the terms and conditions of this Mortgage, or Mortgagor's abandonment of the Premises or the entry of a bankruptcy order for relief for Mortgagor, then in any such event, the Debt shall, at the option of the Mortgagee, become immediately due and payable without notice, and the Mortgagee shall have the right immediately to foreclose this Mortgage. No delay or omission by Mortgagee in the exercise of any right shall be construed to be a waiver of such right or preclude its exercise if a subsequent default occurs.

It is mutually agreed and intended that all of the Premises shall so far as permitted by law, be deemed to form a part and parcel of the Property and for the purpose of this Mortgage to be real estate covered by this Mortgage. It is also agreed that if any part of the Premises is of a nature that a security interest can be perfected under the Uniform Commercial Code, this instrument shall constitute a security agreement and from the date of its recording, this Mortgage shall be effective as a financing statement to perfect such security interest.

gao

For the purpose of constituting a financing statement, the following is set forth:

Name and address of Secured Party:

Name and Address of Debtor:

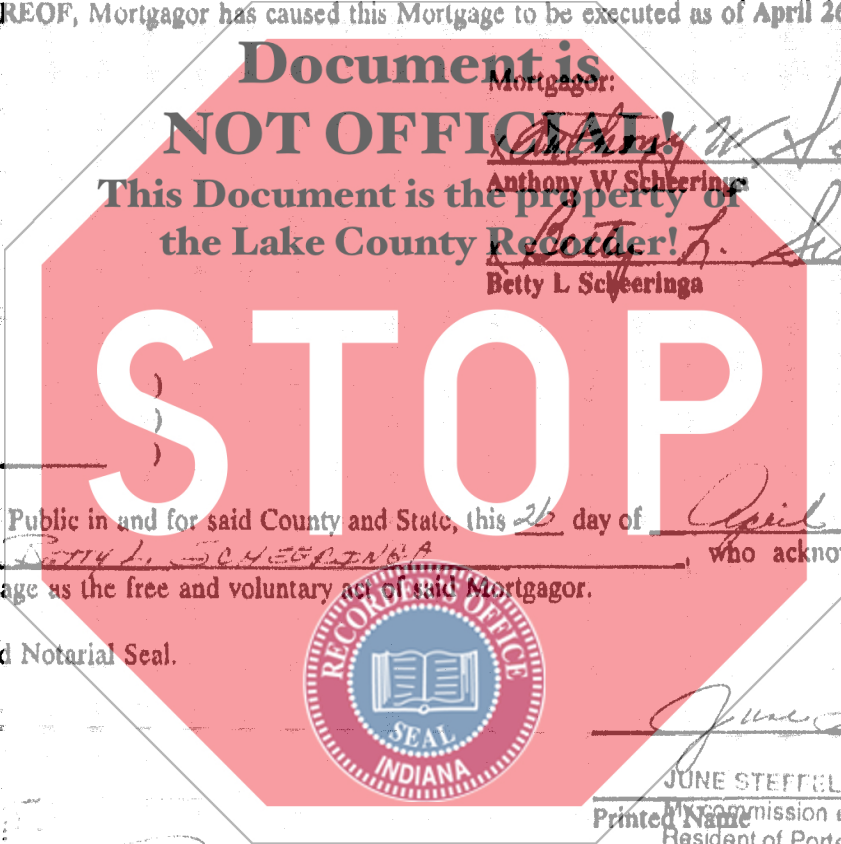
NBD Bank, N.A.
8585 Broadway
Merrillville, IN 46410
Attention: Julia Dugan, Credit Support

T & J Farms
304 Oak Circle
Crown Point, IN 46307

All rights and obligations under this Mortgage shall extend to and be binding upon the several heirs, personal representatives, successors and assigns of the parties to this Mortgage.

Whenever required herein by the context, the singular form of "Mortgagor" shall include the plural and all covenants, obligations and warranties herein shall be deemed to have been made jointly and severally.

IN WITNESS WHEREOF, Mortgagor has caused this Mortgage to be executed as of April 26, 1995.



Mortgagor:

Anthony W. Scheeringa
Anthony W. Scheeringa

Betty L. Scheeringa
Betty L. Scheeringa

STATE OF INDIANA

COUNTY OF LAKE

Before me, a Notary Public in and for said County and State, this 26 day of April, 1995, personally appeared Anthony W. AND Betty L. Scheeringa, who acknowledged the execution of the foregoing Real Estate Mortgage as the free and voluntary act of said Mortgagor.

Witness my hand and Notarial Seal.



June Steffel
June Steffel, Notary Public

Printed Name: June Steffel
My commission expires Sept. 21, 1997
Resident of Porter County, Indiana

My County of Residence: Porter

My Commission Expires: 9.21.97

This Instrument prepared by: **Donna L Davis, Commercial Loan Documentation Specialist**
NBD Bank, N.A.