Partnership	National City Bank, Indiana 8001 Broadway	
430 Russell'Street	Merrillville, IN 46410	
Hammond, IN 46325 MORTGAGOR	MORTGAGEE	
"I" includes each mortgagor above.	"You" means the mortgagee, its successors and assigns.	******
REAL ESTATE MORTGAGE: For value received, I,F_and_H_Prop	perties, an Indiana General Partnership	
eal estate described below and all rights, easements, appurtenances, rent	gage, grant and convey to you on	av r
it anytime in the future be part of the property (all called the "property").		
PROPERTY ADDRESS:5414_Oakley	(Street)	-
Hammond  EGAL DESCRIPTION: (City)	, Indiana <u>46325</u> (Zip Code)	de e
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Towle and Young's addition S. 20 fer vacant alley adj. (Key No. 36-226	-0027)	E
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located in Lake NOTOFF	ICIAL:	על
TITLE: I covenant and warrant title to the property, except for encum	County, Indiana.  Intrances of Pecord, municipal and zoning ordinances, current	exe
assessments not yet due andthe Lake County	y Recorder!	-6
SECURED DEBT: This mortgage secures repayment of the secured del	bt and the perfemence of the period	-
mortgage and in any other document incorporated herein. Secured	Diano ina pendinanca di the covanants and agreements contain	1ec
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you under this mortgage, the instrument or agreement described be agreement, and, if applicable, the future advances described below.	debt, as used in this mortgage, includes any amounts I may at any slow, any renewal, refinancing, extension or modification of such ins	l tim
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## **COVENANTS**

- 1. Payments. I agree to make all payments on the secured debt when due. Unless we agree otherwise, any payments you receive from me or for my benefit will be applied first to any amounts I owe you on the secured debt exclusive of interest or principal, second, to interest and then to principal. If partial prepayment of the secured debt occurs for any reason, it will not reduce or excuse any subsequently scheduled payment until the secured debt is paid in full.
- 2. Claims against Title. I will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, and other charges relating to the property when due. You may require me to provide to you copies of all notices that such amounts are due and the receipts evidencing my payments. I will defend title to the property against any claims that would impair the lien of this mortgage. You may require me to assign any rights, claims or defenses which I may have against parties who supply labor or materials to improve or maintain the property.
- 3. Insurance. I will keep the property insured under terms acceptable to you at my expense and for your benefit. This insurance will include a standard mortgage clause in your favor. You will be named as loss payee or as the insured on any such insurance policy. Any insurance proceeds may be applied, within your discretion, to either the restoration or repair of the damaged property or to the secured debt. If you require mortgage insurance, I agree to maintain such insurance for as long as you require.
- 4. Property. I will keep the property in good condition and make all repairs reasonably necessary. I will give you prompt notice of any loss or damage to the property.
- 5. Expenses. I agree to pay all your expenses, including reasonable attorneys' fees, if I breach any covenants in this mortgage or in any obligation secured by this mortgage. I will pay these amounts to you as provided in Covenant 10 of this mortgage.
- 6. Default and Acceleration. If I fall to make any payment when due or breach any covenants under this mortgage, any prior mortgage or any obligation secured by this mortgage, you may, at your option, accelerate the maturity of the secured debt and demand immediate payment and exercise any other remedy available to you. You may foreclose this mortgage in the manner provided by law.
- 7. Assignment of Rents and Profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, I may collect and retain the rents as long as I am not in default. If I default, you may, as provided by law, have the court appoint a receiver and the receiver may take possession and manage the property and collect the rents, income and profits. Any rents you collect shall be applied first to the costs of managing the property, including all taxes, assessments, insurance premiums, repairs, court costs and attorneys fees, commissions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the secured debt as provided in Covenant 1.
- 8. Prior Security Interests. I will make payments when due and perform all other covenants under any mortgage, deed of trust, or other security agreement that has priority over this mortgage. I will not make or permit any modification or extension of any mortgage, deed of trust or other security interest that has priority over this mortgage or any note or agreement secured thereby without your written consent. I will promptly deliver to you any notices I receive from any person whose rights in the property have priority over your rights.
- 9. Leaseholds: Condominiums: Planned Unit Developments. I agree to comply with the provisions of any lease if this mortgage is on a leasehold. If this mortgage is on a unit in a condominium or a planned unit development, I will perform all of my duties under the covenants, by-laws, or regulations of the condominium or planned unit development.
- 10. Authority of Mortgages to Perform for Mortgagor. If I fail to perform any of my duties under this mortgage, or any other mortgage, dead of trust, lien or other security interest that has priority over this mortgage, you may perform the duties or cause them to be performed. You may sign my name or pay any amount if necessary for performance. If any construction on the property is discontinued or not carried on in a reasonable manner, you may do whatever is necessary to protect your security interest in the property. This may include completing the construction.

whatever is necessary to protect your security interest in the property. This may include completing the construction.
Your failure to perform will not preclude you from exercising any of your other nights under the law or this mortgage.

Any amounts paid by you to protect your security interest will be secured by this mentage. Such amounts will be due on demand and will bear interest from the date of the payment until paid in tull at the interest rate in effect from time to time on the secured debt.

- 11. Inspection. You may enter the property to inspect if you give me notice percentand. The notice must state the reasonable cause for your inspection.
- 12. Condemnation, I assign to you the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as provided in Covenant 1. This assignment is subject to the terms of any prior security agreement.
- 13. Walver. By exercising any remedy available to you, you do not give up your rights to later use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider the event a default if it happens again. I waive all rights of valuation and appraisement.
- 14. Joint and Several Liability: Co-signers; Successors and Assigns Bound. All duties under this mortgage are joint and several. If I sign this mortgage but do not sign the secured debt I do so only to mortgage my interest in the property to secure payment of the secured debt and by doing so, I do not agree to be personally liable on the secured debt. I also agree that you and any party to this mortgage may extend, modify or make any other changes in the terms of this mortgage or the secured debt without my consent. Such a change will not release me from the terms of this mortgage.

The duties and benefits of this mortgage shall bind and benefit the successors and assigns of either or both of us.

15. Notice. Unless otherwise required by law, any notice to me shall be given by delivering it or by mailing it by first class mail addressed to me at the Property Address or any other address that I tell you. I will give any notice to you by certified mail to your address on page 1 of this mortgage, or to any other address which you have designated.

Any notice shall be deemed to have been given to either of us when given in the manner stated above.

- 16. Transfer of the Property or a Beneficial interest in the Mortgagor, if all or any part of the property or any interest in it is sold or transferred without your prior written consent, you may demand immediate payment of the secured debt. You may also demand immediate payment if the mortgagor is not a natural person and a beneficial interest in the mortgagor is cold or transferred. However, you may not demand payment in the above situations if it is prohibited by federal law as of the date of this mortgage.
- 17. Release. When I have paid the secured debt in full and all underlying agreements have been terminated, you will, at my request, release this mortgage without charge to me. Except when prohibited by law, I agree to pay all costs to record the release.
- 18. Severability. Any provision or clause of this mortgage or any agreement evidencing the secured debt which conflicts with applicable law will not be effective unless that law expressly or impliedly permits variations by agreement. If any provision or clause of this mortgage or any agreement evidencing the secured debt cannot be enforced according to its terms, this fact will not affect the enforceability of the balance of the mortgage and the agreement evidencing the secured debt.

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## ADDENDUM TO MORTGAGE

This Addendum is attached to and a part of the foregoing Mortgage which is granted by the Mortgagor to the Mortgagee of even date herewith. The following paragraph is hereby added as a provision of this Mortgage:

"Hazardous Substances. Mortgagor has executed and delivered to Mortgagee an Environmental Certificate (the "Certificate") of even date, which Certificate contains certain representations, covenants and indemnification obligations on the part of Mortgagor and provides to Mortgagee certain rights, inter alia, entry and mitigation. In addition, the Certificate provides that if any representation, warranty or certification proves untrue or that if Mortgagor shall fail to comply with any provisions of the Certificate, such shall be a default under the loan documents secured by the mortgage. This provision is included for the purpose of giving notice of the existence of the Certificate to which reference is made for the full description of the rights and duties of Mortgagor and Mortgagee. This provision shall in to way affect the terms and conditions of the Certificate or the interpretation of the rights and duties of Mortgagor and Mortgagee thereunder."

Executed, acknowledged and agreed by the Mortgager and Mortgagee this 15th day of September, 1995. the Lake Coumprescepter! "MORTGAGOR" F AND H PROPERTIES NATIONAL CITY BANK, INDIANA AN INDIANA GENERAL PAR MARY K. PANAS, Corporate Banking Officer By: VK N. FEHRING, General Partner State of Indiana SS: County of Lake Before me, the undersigned, a Notary Public, in that for said Conney and State distribution of September, 1995, personally appeared Donald L. Harie, General Partner and Frank N. Fehring, General

Partner and acknowledged the execution of the foregoing instrument.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

Julie 7	n. mit	CA	ell	<u></u>		
Notary Publi	c					
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This Addendum prepared by: Mary K. Panas, Corporate Banking Officer, National City Bank, Indiana.