

2

REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, That Heidbreder, Inc., an Indiana corporation

hereinafter called "Mortgagor(s)" of Lake County, Indiana, MORTGAGE _____ and WARRANT _____
to the COMMUNITY BANK, 830 Logan St., Noblesville, Hamilton County, Indiana, hereinafter called "Bank" the following described real estate
situated in Lake County, State of Indiana, to-wit:

All of Lots 15 to 20, inclusive and part of Lots 13, 14, 21 and 22, in Block 1, Rolling View Addition to the City of Crown Point, together with the vacated alley, the vacated East 8 feet of Jackson Street adjacent to said Block 1 and the vacated part of Summit Street North of Block 1, in the Southeast 1/4 of Section 5, Township 34 North, Range 8 West of the 2nd Principal Meridian, described as follows: Beginning at a point on the North line of Foote Street and 8 feet West of the Southwest corner of Lot 20, Block 1, Rolling View Addition; thence North 90 degrees 00 minutes 00 seconds East, 148.15 feet; thence North 00 degrees 23 minutes 21 seconds East, 287.84 feet; thence North 89 degrees 42 minutes 33 seconds West, 146.99 feet to a point 25 feet East of the center line of Jackson Street; thence South 00 degrees 37 minutes 09 seconds West, 288.60 feet, more or less, to the point of beginning.

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together with all rights, privileges, interests, easements, hereditaments and appurtenances thereunto belonging in any way pertaining thereto, and all fixtures and appliances now or subsequently attached to or used in connection with said mortgaged premises and all the rents, issues and profits of said premises to secure the payment, when same shall severally become due of any and all obligations, notes, bonds, trade acceptances, discounted or assigned statements of accounts, constructs for the payment of money, and other evidences of indebtedness made or discounted, or assigned by Mortgagor(s), or either of them, to the COMMUNITY BANK, or any sum advanced or hereinafter due and owing from said parties to the COMMUNITY BANK.

It is intended by all of the parties hereto that this Mortgage shall constitute a continuing security to any and all future advances credits, loans, obligations or discounts or assignments of accounts as shall be made to and accrue from the said Mortgagor(s), or either of them, and that so long as such indebtedness shall exist in whole or in part, this Mortgage shall continue in full force and effect.

It is further agreed by all of the parties hereto that so long as there shall be any such indebtedness outstanding, this Mortgage shall not be considered satisfied by the payment at any time of any sum of money for the time being due upon any such particular instruments or evidences of indebtedness; provided, however, that any of the obligors hereunder are authorized and permitted to pay any portion of any part of the outstanding debt secured at any time hereby or any part thereof, and the Bank agrees to accept such payment and thereupon the interest accruing upon such obligation so paid shall cease upon such part of such outstanding debt as may be so paid, but that this Mortgage shall not be considered as fully satisfied until any and all such indebtedness secured hereby shall have been paid in full and the COMMUNITY BANK shall have ceased to make any further advances hereunder.

It is understood, however, and agreed to by all the obligors herein on any of such indebtedness, that the Bank may grant time or other indulgence upon any note, bond, trade acceptance, discount, assigned account, or other evidence of indebtedness, without affecting in any manner the security given hereby, but that upon any one of said particular advances or upon default by Mortgagor(s) in payment of any installment of principal and interest provided for in the promissory note secured by this Mortgage when due, or upon default for a period of thirty (30) days by Mortgagor(s) in the performance of any of the terms, conditions, covenants or agreements of this mortgage, or if Mortgagor(s) shall abandon said property, or if Mortgagor(s) shall be adjudged insolvent, or if Mortgagor's ownership of any property securing the note becomes invested in a person other than the Mortgagor(s) named in the instrument securing the note, then and in either of said events, the whole of the indebtedness secured by this mortgage shall become and be immediately due and payable at the option of the holder of said note and this mortgage, without notice or demand, the same being expressly waived by Mortgagor(s), and this mortgage may be foreclosed in the manner provided by law. In the event an action is filed to foreclose this mortgage, the Bank or its assigns, shall have the right to have a receiver appointed, without notice to the Mortgagor(s), the same being waived, to collect the rents, issues and profits of the real estate during the pendency of such foreclosure proceedings and the period of redemption provided by law. No delay by the Bank in exercising any of its right herein, upon the occurrence of any default shall operate as a waiver thereof or preclude the Bank from the exercise thereof during the continuance of any default or breach of covenant or upon any subsequent default.

In the event Mortgagor(s) fail to pay any lien or encumbrance, or said taxes, or assessments levied against the mortgaged property, or pay said premium of insurance, or keep said premises in repair, the Bank may pay said liens, taxes, assessments or premiums, or make repairs and all sums so paid shall become a part of the indebtedness hereby secured, and shall become due and payable forthwith by Mortgagor(s) to the Bank without notice or demand, the same being waived by Mortgagor(s). The Bank may secure such evidence of title as it so deems necessary and the cost thereof shall become a part of the indebtedness secured hereby. If any action or proceedings be commenced (except an action to foreclose this mortgage or to collect a debt secured hereby) to which action or proceeding the Bank is made a party and in which it becomes necessary in the opinion of the Bank to defend and uphold the lien of this mortgage, all sums paid by the Bank for the expense of any litigation to prosecute and defend the right and liens granted by this mortgage (including reasonable counsel fees, costs and allowances) shall be a further lien on the Mortgaged Property and secured by this mortgage and shall be collectible thereupon and thereby in a like manner as the principal sum and paid by the Mortgagor(s) upon demand. Nothing in the paragraph contained shall be deemed to limit or preclude the recovery of all applicable statutory costs, attorney fees, allowances and disbursements in any action to foreclose this mortgage or to collect the debt secured hereby.

All sums of money so advanced by the Bank, together with interest at the rate of note rate percent, per annum from date, shall be, and they are hereby made a part of the mortgage debt hereby secured. The Bank shall also be subrogated to any liens, claims or demands paid by it.

STATE OF INDIANA
LAKE COUNTY
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COMMUNITY BANK

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If any portion of this property is taken by eminent domain proceedings, or if any portion of this real estate is sold before the debt secured is paid in full, then the proceeds received from such condemnation proceedings or sale shall be first applied on the mortgage indebtedness.

If there be any change in ownership of the premises covered by this mortgage, other than by the laws of inheritance applicable to the estate of Mortgagor(s) or by the Mortgagor's testamentary device, without the consent of the Bank, the entire principal and accrued interest thereon shall become due and payable immediately at the election of the Bank; and if approved by the Bank it shall be upon such terms and conditions and for such considerations as the Bank may, in its discretion, prescribe, including a change in the interest rate provided for in the note secured by the mortgage. The term Mortgagor(s) shall include the original Mortgagor(s) who execute this instrument and their successors and grantees in interest so long as this mortgage remains unreleased of record. Any assumption of this mortgage with prior written approval of the Bank will be deemed a default and subject to the remedies for default outlined herein.

The mortgagor(s), in compliance, will be receiving advances for construction secured hereby and will hold the right to receive such advances as a trust fund to be applied first for the purpose of paying the costs of the improvement and will apply the same first to the payment of the costs of the improvements before using any part of the total for any other purpose.

IN WITNESS WHEREOF, this instrument has been executed by Mortgagor(s) on the 3rd day of May 1996.

Heidbreder, Inc., an Indiana corporation
BY: Timothy W. Heidbreder, Pres.
Timothy W. Heidbreder, President

STATE OF INDIANA

COUNTY OF

SS:

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Before me, the undersigned, a Notary Public in and for said County and State, on this _____ day of _____, 19____, personally appeared _____ the above named Mortgagor(s) and acknowledged the execution of the foregoing Mortgage. WITNESS my hand and Notarial Seal.

Notary Public

My Commission Expires: _____

This instrument prepared by: _____

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STATE OF INDIANA

COUNTY OF: Hamilton

I, Janet Shetterly, a Notary Public in and for said State and County aforesaid, do hereby certify that on May 3, 1996, before me appeared Timothy W. Heidbreder, who by me duly sworn did say that they are the President, respectively, of Heidbreder, Inc., an Indiana Corporation; that said instrument was signed and acknowledged by them for and on behalf of said corporation under authority of its Board of Directors; and said Timothy W. Heidbreder acknowledged the execution of said instrument to be their free act and deed as such officers, and the free and corporate act and deed of Heidbreder, Inc.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal at Hamilton County, Indiana, on the last date written above.

Janet Shetterly
Janet Shetterly NOTARY PUBLIC

My Commission Expires: 7-22-96

County of Residence: Madison

This instrument prepared by: Larry W. Riggs, Senior Vice President

Rt to: RFS
P.O. BOX 629
Noblesville, IN 46061