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MARSHALL CLEVELAND
RECORDER

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Sand Ridge Bank/58649930-20367/FJM

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on SEPTEMBER 16, 1996. The mortgagor is DON M. JERVIS

("Borrower"). This Security Instrument is given to SAND RIDGE BANK

, which is organized and existing under the laws of THE STATE OF

INDIANA

, and whose address is 2611 HIGHWAY AVENUE, HIGHLAND, IN 46322

("Lender"). Borrower owes Lender the principal sum of THIRTY FIVE THOUSAND AND NO/100*****

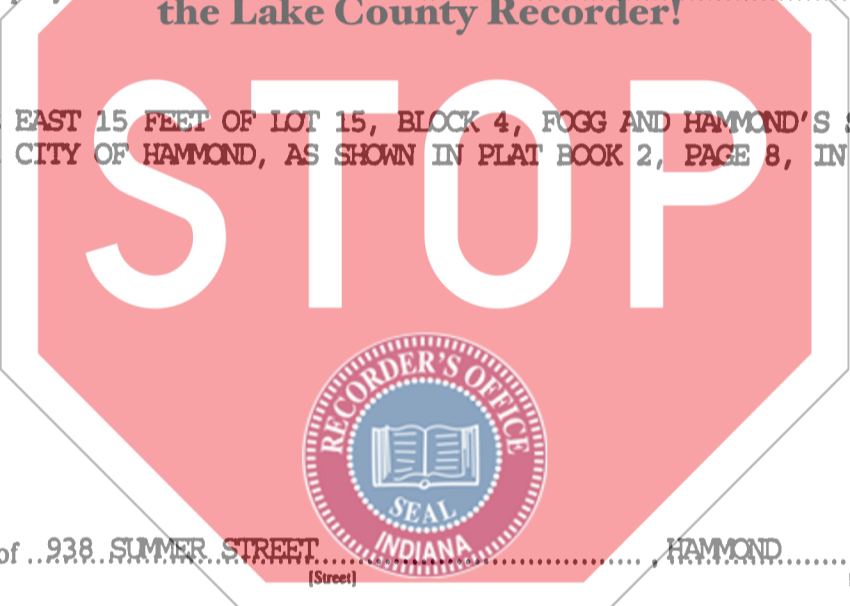
***** Dollars (U.S. \$ 35,000.00). This debt

is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on OCTOBER 1, 2011

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in LAKE County, Indiana:

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LOT 16, AND THE EAST 15 FEET OF LOT 15, BLOCK 4, FOGG AND HAMMOND'S SECOND ADDITION TO THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 2, PAGE 8, IN LAKE COUNTY, INDIANA.



which has the address of 938 SUMMER STREET, HAMMOND

[Street]

[City]

Indiana 46320 ("Property Address");
[Zip Code]

INDIANA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3015 9/90 (page 1 of 6)

BANKERS SYSTEMS, INC., ST. CLOUD, MN 56302 (1-800-397-2341) FORM MD-1-IN 2/12/91

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at
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