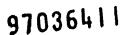
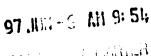
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SIMIL OF MUMANA LARE COURT



NBD Bank, N.A. Mortgage (Installment Loan) - Indiana

	MORRECONDER
l	

This	Mortgage is made on	MAY	23, 1997	, between the Mortgagor
	FREDERICK R BREY	LYNDA L BREY		
who	se address is130	9 SYCAMORE S	T, CROWN POINT, IN 46307	72623 and the Mortgagee, NBD Bank, N.A.
a na	tional banking association, v	vhose address is	ONE INDIANA SQUARE, 71	152, INDIANAPOLIS, IN 46266
(A)	<ul><li>(2) The words "Mortgagor</li><li>(3) The words "we", "us",</li><li>(4) The word "Property" is built in the future. Property ture, as well as proceed</li></ul>	", "you" or "yours" r "our" and "Bank" m means the land descri- perty also includes an ds, rents, income, roy	ything attached to or used in connec	le or joint, who signs below.  It is or assigns.  It is indicated the land of attached or used in the full other rights in real or personal property you
(B)	Security.	/		
	extensions, amendments, re to us, subject to liens of re County, Indiana, described a LOT 90 IN LIBERTY	newals, modifications cord, the Property loas:  This Doc  PARK HIGHLAND	, refinancings and/or replacements of	ITY OF CROWN
	OFFICE OF THE REC			
Crown roun;			E I S	

- (C) Mortgagor's Promises. You promise to:
  - (1) Perform all duties of this Mortgage.
  - (2) Pay all taxes, assessments and liens that are assessed against the Property when they are due. If you do not pay the taxes, assessments or liens, we can pay them, if we choose, and add what we have paid to the amount owed us under the loan agreement, with interest, to be paid as provided in the loan agreement.
  - (3) Not execute any mortgage, security agreement, assignment of leases and rentals or other agreement granting a lien against your interest in the property without our prior written consent, and then only when the document granting that lien expressly provides that it shall be subject to the lien of this Mortgage.
  - (4) Keep the Property in good repair and not damage, destroy or substantially change the Property.
    - oy or
- (6) Keep the Property covered by flood insurance if it is located in a specially designated flood hazard zone.

whether or not due, or to the rebuilding of the Property.

(5) Keep the Property insured against loss or damage caused by fire or other hazards with an insurance carrier acceptable to us. The

insurance policy must be payable to us and name us as Insured

Mortgagee for the amount of the loan. You must deliver a copy of

the policy to us if we request it. If you do not obtain insurance, or

pay the premiums, we may do so and add what we have paid to

the amount owed us under the loan agreement with interest to be

paid as provided in the loan agreement. At our option, the

insurance proceeds may be applied to the balance of the loan,

NBD 118-2991 Rev. 9/96

71201010352 11P

Return: NBD Bonk 8585 Broadway, Mrs.

11.00

- (D) Environmental Condition. You shall not cause or permit the presence, use, disposal or release of any hazardous substances on or in the Property. You shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any environmental law. You shall promptly give us written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property or release of any hazardous substance on the Property. If you are notified by any governmental or regulatory authority that any removal or other remediation of any hazardous substance affecting the Property is necessary, you shall promptly take all necessary remedial actions in accordance with applicable environmental laws.
- (E) Default. If you do not keep the promises you made in this Mortgage or if Borrower fails to meet the terms of the loan agreement, you will be in default. If you are in default, we may use any of the rights or remedies stated in the loan agreement including, but not limited to, those stated in the Default, Remedies on Default, and/or Reducing the Credit Limit paragraphs or as otherwise provided by applicable law. If we accelerate the outstanding balance and demand payment in full, you give us the power and authority to sell the property according to procedures allowed by law. The proceeds of any sale will be applied first to any costs and expenses of the sale, including the costs of any environmental investigation or remediation paid for by us, then to

- reasonable attorney's fees and then to the amount owed us under the loan agreement.
- (F) Due on Sale. If you sell or transfer all or any part of the Property or any interest in the Property without our prior written consent, the entire balance of what is owed us under the loan agreement is due immediately.
- (G) Eminent Domain. In the event of any taking under the power of eminent domain, you assign the entire proceeds of any award or payment and any interest to us.
- (H) Other Terms. We do not give up any of our rights by delaying or failing to exercise them at any time. Our rights under the loan agreement and this Mortgage are cumulative. You will allow us to inspect the Property on reasonable notice. This shall include the right to perform any environmental investigation that we deem necessary and to perform any environmental remediation required under environmental law. Any investigation or remediation will be conducted solely for our benefit and to protect our interests. If any term of this Mortgage is found to be illegal or unenforceable, the other terms will still be in effect. We may, at our option, extend the time of payment of any part or all of the indebtedness secured by this Mortgage, reduce the payments or accept a renewal note. without the consent of any junior lienholder. No such extension, reduction or renewal shall impair the lien or priority of this Mortgage, nor release or discharge this Mortgage.

By Signing Below, You Agree to All the Terms of This Mortgage.	
X Judenic R Bruy FREDERICK R BREY	X Aurigagor Brey  LYNDA L BREY
STATE OF INDIANA COUNTY OF	
The foregoing instrument was acknowledged before me on this  by FREDERICK R BREY  Drafted by:	A Chluic Way 1997  x Chluic Wish.
CHARLES P CONNORS ONE INDIANA SQUARE, SUITE M1304 INDIANAPOLIS, IN 46266	Notary Public, County, Indiana My Commission Expires:
71201010352 11P	When recorded, return to mission Expires: November 29, 1999 Nasion to Lake County NBD - HOME EQUITY CENTER ONE INDIANA SQUARE, SUITE M1304