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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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99 OCT 14 AM 9:15

MONTIS W. CARTER
RECORDER

RECORDATION REQUESTED BY:

CIVITAS BANK
8590 BROADWAY
MERRILLVILLE, IN 46410

RETURN ADDRESS:

CIVITAS BANK
PO Box 778
Evansville, IN 47705

SEND TAX NOTICES TO:

JOHN D. PRUZIN and SHARON PRUZIN
3313 W. 78TH PLACE
MERRILLVILLE, IN 46410

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MORTGAGE

THIS MORTGAGE IS DATED SEPTEMBER 24, 1999, between JOHN D. PRUZIN and SHARON PRUZIN, HUSBAND & WIFE, whose address is 3313 W. 78TH PLACE, MERRILLVILLE, IN 46410 (referred to below as "Grantor"); and CIVITAS BANK, whose address is 8590 BROADWAY, MERRILLVILLE, IN 46410 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, located in LAKE County, State of Indiana (the "Real Property"):

LOT 128 IN LINCOLN GARDENS THIRD SUBDIVISION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 35 PAGE 33, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 3313 W. 78TH PLACE, MERRILLVILLE, IN 46410. The Real Property tax identification number is TAXING UNIT: 8, KEY NO.: 15-360-128.

As more fully described in this mortgage, the Property includes: (a) all extensions, improvements, substitutes, replacements, renewals, and additions to any of the property described; (b) all rents, proceeds, income, and profits from any of the other property described; and (c) (b) all awards, payments, or proceeds of voluntary or involuntary conversion of any of the property described, including insurance, condemnation, tort claims, and other obligations dischargeable in cash.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

DEFINITIONS. The following words shall have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial

TICOR TITLE INSURANCE
Crown Point, Indiana
99206538

Return: Civitas Bank
P.O. Box 48
St. Joseph, MO 64508

E.P. TIPA #27
CH # 11158380