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STATE OF INDIA-LAKE COUNTY FILED FOR MECONIA

99 OCT 19 AM 9: 50

MORRIS W. CARTER RECORDER

RECORDATION REQUESTED BY:

WHEN RECORDED MAIL TO:

RECORDATION REQUEST
Bank of Homewood
2034 Ridge Rd.
Homewood, IL 60430

WHEN RECORDED MAIL
Bank of Homewood
2054 THOSE THE HOMEWOOD
2054 THOSE THOSE THE HOMEWOOD
2054 THOSE T 1346 S. Cicero Avenue Alsip, IL 60803

This Document is the property of the Lake County Recorder!

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MORTGAGE

THIS MORTGAGE IS DATED OCTOBER 8, 1999, between CHRISTOPHER CHELBANA A/K/A CHRISTOPHER C. CHELBANA and SHAWN CHELBANA A/K/A SHAWN E. CHELBANA, HUSBAND AND WIFE, whose address is 225 DEER TRAIL DRIVE, DYER, IN 46311 (referred to below as "Grantor"); and Bank of Homewood, whose address is 2034 Ridge Rd., Homewood, IL 60430 (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

LOT 108 IN AUTUMN CHASE PHASE ONE, AN ADDITION TO THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 76 PAGE 78, AND AS CORRECTED BY CERTIFICATE OF CORRECTION RECORDED OCTOBER 19, 1994 AS DOCUMENT NO. 94071863, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

The Real Property or its address is commonly known as 225 DEER TRAIL DRIVE, DYER, IN 46311. The Real Property tax identification number is 14-249-33.

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.