STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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MORRIS W. CARTER RECORDER

RECORDATION REQUESTED BY:

Bank of Homewood 2034 Ridge Rd. Homewood, IL 60430

WHEN RECORDED MAIL TO:

Bank of Homewood 2034 Fildge Fick Homewood Liky 60439x

c29 GLFR Mortgage Center 1246 S. Cicero 1251p, IL 60803

X 19905555

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MORTGAGE

THIS MORTGAGE IS DATED OCTOBER 8, 1999, between SALVATORE P. LANZAFAME and JOYCE D. LANZAFAME, HUSBAND AND WIFE, whose address is 2213 JUNE DRIVE, SCHERERVILLE, IN 46375 (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 Property"):

LOT 121 IN EAGLE RIDGE ESTATES UNIT 2, AN ADDITION TO THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 81 PAGE 63, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 2213 JUNE DRIVE, SCHERERVILLE, IN 46375. The Real Property tax identification number is 13-652-51.

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

25,00