

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99087646

99 OCT 26 AM 9:15

MORRIS W. CARTER
RECORDER

**CITIZENS FINANCIAL SERVICES, FSB
CITIZENS SELECT HOME EQUITY LINE OF CREDIT
MORTGAGE**

This Mortgage to secure a revolving line of credit is made this 15th day of October, 1999 by and between Vincenzo Carlo Bertossi and Margaret Ellen Bertossi, husband and wife (Mortgagor) and Citizens Financial Services, FSB which is organized and existing under the laws of the United States of America, and whose address is 707 Ridge Road, Munster, Indiana 46321 (Mortgagee).

Mortgagor and Mortgagee have entered into a certain Adjustable Interest Rate Note Line of Credit Agreement (Contract) dated October 15, 1999, whereby Mortgagee will make advances (loans) to Mortgagor from time to time under the terms and conditions of the Contract provided that the aggregate principal amount of such advances outstanding and unpaid at any one time shall not exceed \$10,000.00. The Mortgagor may make principal payments at any time during the term of the line of credit except however the entire outstanding principal amount if, not sooner paid, shall be due and payable on October 15, 2004.

Therefore, to secure to Mortgagee the repayment of: (A) any and all indebtedness or liabilities to Mortgagee as evidenced by said Contract, together with any extensions or renewals thereof, and any other instrument given by Mortgagor to Mortgagee as evidenced of or in payment of any indebtedness arising out of said Contract; (B) the payment of all other sums advanced to protect the security of this Mortgage; and (C) the performance of all covenants and agreements of the Mortgagor herein contained; the Mortgagor does hereby mortgage, grant and convey to Mortgagee, its successors and assigns, the following described real estate located in Lake County, in the State of Indiana, legally described as follows:

Lot 16 in Homestead Gardens 2nd Addition to the Town of Highland, as per plat thereof, recorded in Plat Book 31 page 30, in the Office of the Recorder of Lake County, Indiana which has the address of 8139 4th Place E., Highland, IN 46322.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by the Mortgage. All of the foregoing is referred to in this Mortgage as the Property.

Mortgagor hereby covenants and agrees with Mortgagee as follows:

TICOR TITLE INSURANCE
Crown Point, Indiana
C-99207144

Return: CTS
5311 Johnson
Amd.

19.00
E.P.
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