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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99087686

99 OCT 26 AM 9:18

MORRIS W. CARTER
RECORDER

RECORDATION REQUESTED BY:

CIVITAS BANK
6760 BROADWAY
MERRILLVILLE, IN 46410

RETURN ADDRESS:

CIVITAS BANK
PO Box 778
Evansville, IN 47705

SEND TAX NOTICES TO:

FANNIE JONES, ETHEL M. WARE, CHRISTINE
LACY, YANCE JONES and CALVIN D. JONES
2618 BUCHANAN ST.
GARY, IN 46407

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MORTGAGE

THIS MORTGAGE IS DATED OCTOBER 8, 1999, between FANNIE JONES, ETHEL M. WARE, CHRISTINE LACY, YANCE JONES and CALVIN D. JONES, whose address is 2618 BUCHANAN ST., GARY, IN 46407 (referred to below as "Grantor"); and CIVITAS BANK, whose address is 6760 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"):

LOTS 79 AND 80 IN BLOCK 3 IN LINCOLN PARK ADDITION TO GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 6 PAGE 17, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 2618 BUCHANAN ST., GARY, IN 46407. The Real Property tax identification number is TAXING UNIT 25 KEY NO. 45-320-28.

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.

99226741
TICOR TITLE INSURANCE
Crown Point, Indiana

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

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E.P. T. CHA 11189020