

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99088033

99 OCT 27 AM 8:50

MORRIS W. CARTER
RECORDER

RECORDATION REQUESTED BY:

CIVITAS BANK
2203 45TH ST.
HIGHLAND, IN 46321

RETURN ADDRESS:

CIVITAS BANK
PO Box 778
Evansville, IN 47705

SEND TAX NOTICES TO:

JAMES W. MCNAMARA and PATRICIA L.
MCNAMARA
9400 WHITE OAK AVE.
MUNSTER, IN 46321

MORTGAGE

THIS MORTGAGE IS DATED OCTOBER 14, 1999, between JAMES W. MCNAMARA and PATRICIA L. MCNAMARA, HUSBAND AND WIFE, whose address is 9400 WHITE OAK AVE., MUNSTER, IN 46321 (referred to below as "Grantor"); and CIVITAS BANK, whose address is 2203 45TH ST., HIGHLAND, IN 46321 (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"):

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, IN THE STATE OF INDIANA, TO-WIT:

LOT 45, FAIRMEADOW 23RD ADDITION, TO THE TOWN OF MUNSTER, AS SHOWN IN PLAT BOOK 45, PAGE 21, IN LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 9400 WHITE OAK AVE, MUNSTER, IN 46321. The Real Property tax identification number is 18-28-0386-0045.

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.

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