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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99088169

99 OCT 27 AM 9:19

MORRIS W. CARTER
RECORDER

RECORDATION REQUESTED BY:

CIVITAS BANK
201 N. MAIN ST.
PO BOX 481
HEBRON, IN 46341
RETURN ADDRESS:

CIVITAS BANK
PO Box 778
Evansville, IN 47705

SEND TAX NOTICES TO:

DEBORAH A. FREY FKA DEBORAH A.
FOWBLE
2550 VIGO ST.
LAKE STATION, IN 46405

MORTGAGE

THIS MORTGAGE IS DATED OCTOBER 18, 1999, between DEBORAH A. FREY FKA DEBORAH A. FOWBLE, whose address is 2550 VIGO ST., LAKE STATION, IN 46405 (referred to below as "Grantor"); and CIVITAS BANK, whose address is 201 N. MAIN ST., PO BOX 481, HEBRON, IN 46341 (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 14 IN BLOCK 2 IN CARLSON'S 1ST ADDITION TO EAST GARY, NOW THE CITY OF LAKE STATION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 11 PAGE 5, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 2550 VIGO ST., LAKE STATION, IN 46405. The Real Property tax identification number is TAXING UNIT NO.: 14 KEY NO.: 19-13-14.

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

99207272
TICOR TITLE INSURANCE
Crown Point, Indiana

Return: Civitas Bank
P.O. Box 48
St Joseph IN 49085

E.P. Pd \$ 27⁰⁰
Ti ch # 11189056