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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 FEB -2 AM 10:06

MORRIS W. CARTER
RECORDER

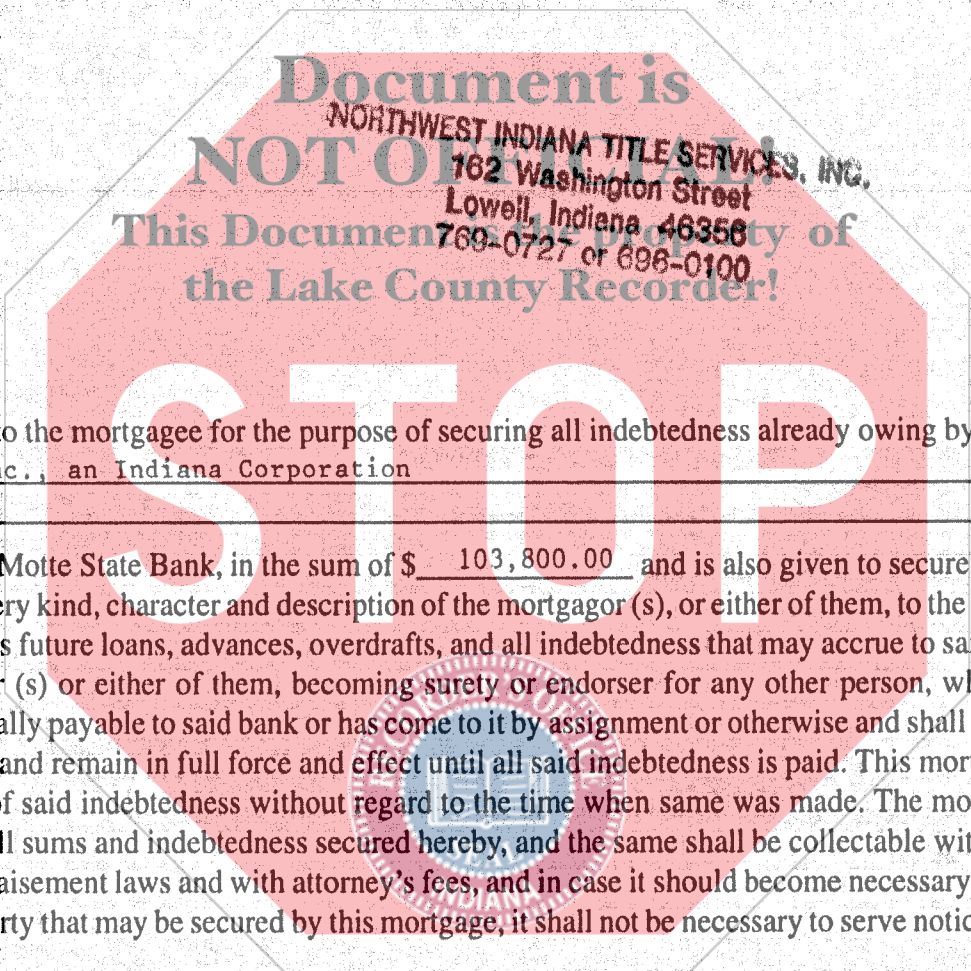
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INDEMNIFYING MORTGAGE

THIS INDENTURE WITNESSETH, That Focus Homes, Inc., an Indiana Corporation

of Lake County, in the State of Indiana, hereby mortgage and warrant to the DEMOTTE STATE BANK, Jasper County, Indiana the following described property in the County of Lake and State of Indiana, to wit:

Lot 889, Lakes of the Four Seasons, Unit No. 6, as shown on Plat Book 39 page 12, in the Office of the Recorder of Lake County, Indiana.



This mortgage is given to the mortgagee for the purpose of securing all indebtedness already owing by Focus Homes, Inc., an Indiana Corporation

mortgagor(s) to said DeMotte State Bank, in the sum of \$ 103,800.00 and is also given to secure all indebtedness or liability, of every kind, character and description of the mortgagor (s), or either of them, to the mortgagee hereafter created, such as future loans, advances, overdrafts, and all indebtedness that may accrue to said Bank by reason of the mortgagor (s) or either of them, becoming surety or endorser for any other person, whether said indebtedness was originally payable to said bank or has come to it by assignment or otherwise and shall be binding upon the mortgagor (s), and remain in full force and effect until all said indebtedness is paid. This mortgage shall secure the full amount of said indebtedness without regard to the time when same was made. The mortgagor (s) expressly agree to pay all sums and indebtedness secured hereby, and the same shall be collectable without relief from valuation and appraisal laws and with attorney's fees, and in case it should become necessary to appoint a Receiver for any property that may be secured by this mortgage, it shall not be necessary to serve notice upon the mortgagor.

In Witness Whereof G. Dean Morin, President of Focus Homes, Inc., an Indiana Corporation

has hereunto set his hand and seal this 12th day of January, 2000

Focus Homes, Inc.

G. Dean Morin, President

8158

11.00
E.P. Pd
130632

State of Indiana

ss:

County of Jasper

Before the undersigned, a Notary Public in and for said County and State this 12th day of January, 2000

G. Dean Morin, President of Focus Homes, Inc., an Indiana Corporation

Acknowledged the execution of the above and foregoing mortgage for the uses and purposes therein set forth.

Witness my hand and Notarial Seal. Laura O'Brien
Laura O'Brien

NOTARY PUBLIC

My Commission Expires January 17, 2001 County of Residence Jasper

This instrument was prepared by: Daniel J. Ryan, Ex. V.P. & Loan Admin.

