

2000 016000

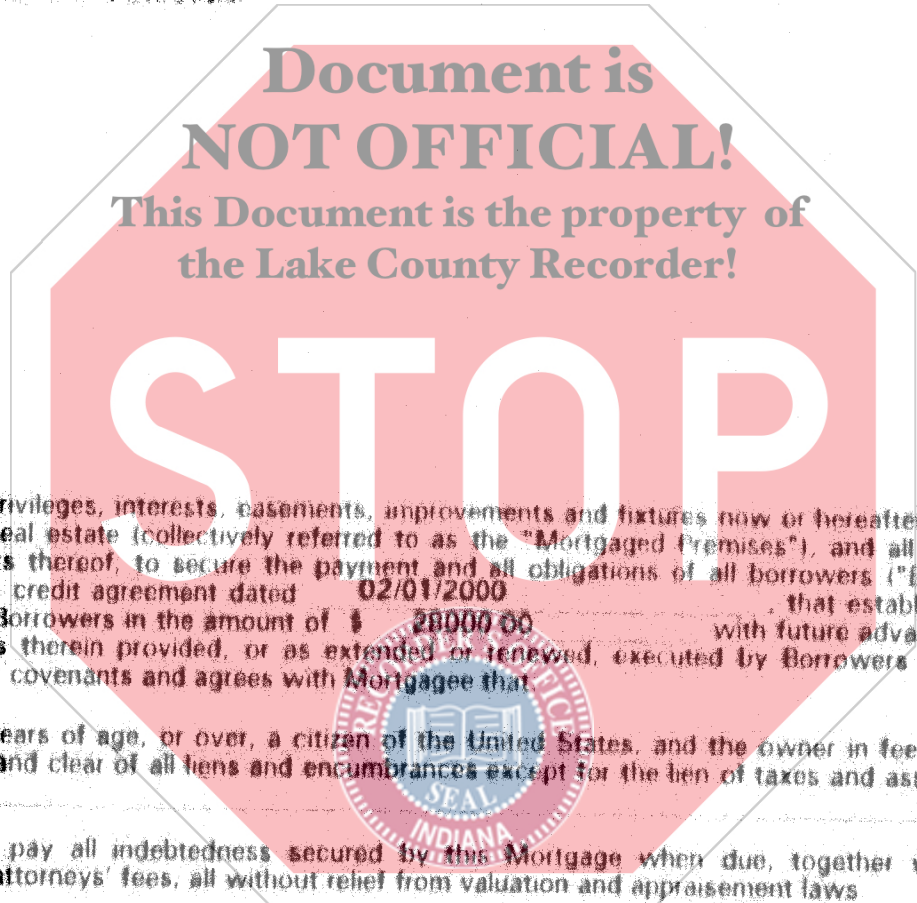
WATKINS TRUST COMPANY, LTD.
121 E. FIVE MILE ROAD, SUITE 200
CINCINNATI, OH 45215

Mortgage
(Borrower/Mortgagor)
Open End Line of Credit

RETURN TO
National City
P.O. Box 4570, Loc. #7115
Cleveland OH 44101

This document witnesses, That **LORRAINE A BORK**
(Mortgagor) of **LAKE** County, State of Indiana, **MORTGAGES**
and **WARRANTS** to National City Bank of Indiana, ("Mortgagee") the following described real estate located in
LAKE County, Indiana:
Location address **940 IVANHOE LANE, DYER, INDIANA 46311** (north)
(Street Address or R.R.)

The Legal Description as follows:
THE WEST 1/2 OF LOT 5 IN PARKVIEW TERRACE 5TH ADDITION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 75, PAGE 10, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



together with all rights, privileges, interests, easements, improvements and fixtures now or hereafter located upon or appertaining to such real estate (collectively referred to as the "Mortgaged Premises"), and all leases, rents, issues, income and profits thereof, to secure the payment and all obligations of all borrowers ("Borrowers") to Mortgagee under a certain credit agreement dated **02/01/2000**, that establishes an open end line of credit for the Borrowers in the amount of \$ **28000.00** with future advances, interest, and terms of payment as therein provided, or as extended or renewed, executed by Borrowers to Mortgagee ("Agreement"). Mortgagor covenants and agrees with Mortgagee that:

FIRST. Mortgagor is 18 years of age, or over, a citizen of the United States, and the owner in fee-simple of the Mortgaged Premises free and clear of all liens and encumbrances except for the lien of taxes and assessments not delinquent and

SECOND. Borrowers will pay all indebtedness secured by this Mortgage when due, together with costs of collection and reasonable attorneys' fees, all without relief from valuation and appraisal laws

THIRD. Mortgagor shall pay all taxes or assessments levied or assessed against the Mortgaged Premises or any part thereof when due and before penalties accrue. Also, Mortgagor shall not permit any mechanic's lien to attach to the Mortgaged Premises or any part thereof or further encumber the Mortgaged Premises without Mortgagee's prior written consent.

FOURTH. Mortgagor shall keep the Mortgaged Premises in good repair at all times and shall not commit or allow the commission of waste thereof. Mortgagor shall procure and maintain in effect at all times hazard (fire and extended coverage) insurance in an amount which is at least equal to the loan amount after taking into account insurable value as multiplied by the applicable coinsurance percentage, such insurance to be in amounts and with companies acceptable to Mortgagee and with a standard Mortgagee clause in favor of Mortgagee.

FIFTH. Mortgagee may, at its option and from time to time, advance and pay all sums of money which in its judgment may be necessary to perfect or preserve the security intended to be given by this Mortgage. Such sums may include, but are not limited to, insurance premiums, taxes, assessments and liens which may be or become a lien upon the Mortgaged Premises or any part thereof and all costs, expenses and attorneys' fees incurred. All sums of money so advanced shall be and become a part of the mortgage debt secured hereby and payable forthwith at the time same rate of interest that is disclosed on the Agreement and the Mortgagee shall be subrogated to any lien so paid by it.

11-
em

0000049803

25 x 17

... expenses and attorneys' fees incurred. All such expenses shall be paid as a part of the mortgage debt secured hereby and payable by the Mortgagor. The Mortgagor shall be bound to pay the same as provided in the Mortgage Agreement and the Mortgagee shall be authorized to pay the same.

SIXTH. If Mortgagee shall ever acquire or obtain any ownership of or any interest in the Mortgaged Premises or any part thereof or in the year ending 1906 of the Mortgage, all indebtedness secured by this Mortgage shall at the option of Mortgagee and without notice become immediately due and payable.

SEVENTH. In the event of default by Mortgagor in the payment when due of any amounts under the Loan hereunder or in the event of abandonment of the Mortgaged Premises, or shall be adjudged bankrupt or a receiver or liquidator shall be appointed for Mortgagee or for any part of the Mortgaged Premises the Mortgagee and without notice or demand, become immediately entitled to take possession of the Mortgaged Premises and to sell the same at public or private sale. Upon foreclosure, Mortgagee may take possession of the Mortgaged Premises and any rents, issues, income or profits and apply the same to the payment of indebtedness secured hereby to have a receiver appointed to take possession of the Mortgaged Premises and to collect the same during the period of foreclosure and redemption. In the event of foreclosure, Mortgagee may cause the removal of the Mortgagor from the Mortgaged Premises, or obtain other appropriate remedies of law or in equity. All charges and expenses incurred by Mortgagee hereunder are cumulative and are in addition to any other charges and expenses which may otherwise be lawfully incurred. No waiver of any and not in limitation of any right or remedy of Mortgagee shall operate as a waiver of any other right or remedy of Mortgagee or of the terms herein or the terms of any other instrument of any right or remedy with respect to the same or any other instrument.

Documental's
NOT OFFICIAL!

EIGHTH. That it is contemplated that the Mortgagor may make future advances to the Mortgagor, in which event this Mortgage shall secure the payment of any and all future advances or additional loans of any additional amount, provided that at no time shall the total amount of such future advances or additional loans be more than the sum of \$250,000.00 and provided further that such future advances or additional loans are equally secured and to the same extent as the amount originally advanced on the security of this Mortgage. Such future advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes or other evidence of indebtedness stating that such future advances or additional loans are secured hereby. The Mortgagor at its option may accept a promissory note or notes, at any time for any portion of the indebtedness hereby secured and may extend the time for the payment of any part of said indebtedness without affecting the security of the Mortgage in any manner.

This Mortgage shall also secure the payment of any other liabilities, joint, several, direct, indirect, or otherwise, of Mortgagor to the holder of this Mortgage, when evidenced by promissory notes or other evidence of indebtedness stating that said notes or other evidence of indebtedness are secured hereby.

NINTH. All rights and obligations of Mortgagor hereunder shall be binding upon their heirs, successors, assigns and legal representatives and shall inure to the benefit of Mortgagee and its successors, assigns and legal representatives.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage on this 1st day of February 2006



Signature Lorraine A. Bork _____
Printed Name LORRAINE A BORK Printed Name _____

STATE OF Indiana
COUNTY OF Lake SS.

Before me, a Notary Public in and for said County and State, appeared LORRAINE A BORK

each of whom, having been duly sworn, acknowledged the execution of the foregoing Mortgage.
Witness my hand and Notary Seal this 1st day of February, 2006
County of Residence: Lake Signature Kathryn A Jezuit
My Commission Expires: Sept 29 2006 Printed Name KATHRYN A JEZUIT
This Instrument prepared by KATHRYN A JEZUIT of National City Bank of Indiana