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STATE OF INDIANA
LAKE COUNTY
FILED

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MONITOR CENTER
RECORDING

State of Indiana _____ Space Above This Line For Recording Data
NI01000033 SAND RIDGE BANK/10889361-32651/FJM JMK

MORTGAGE

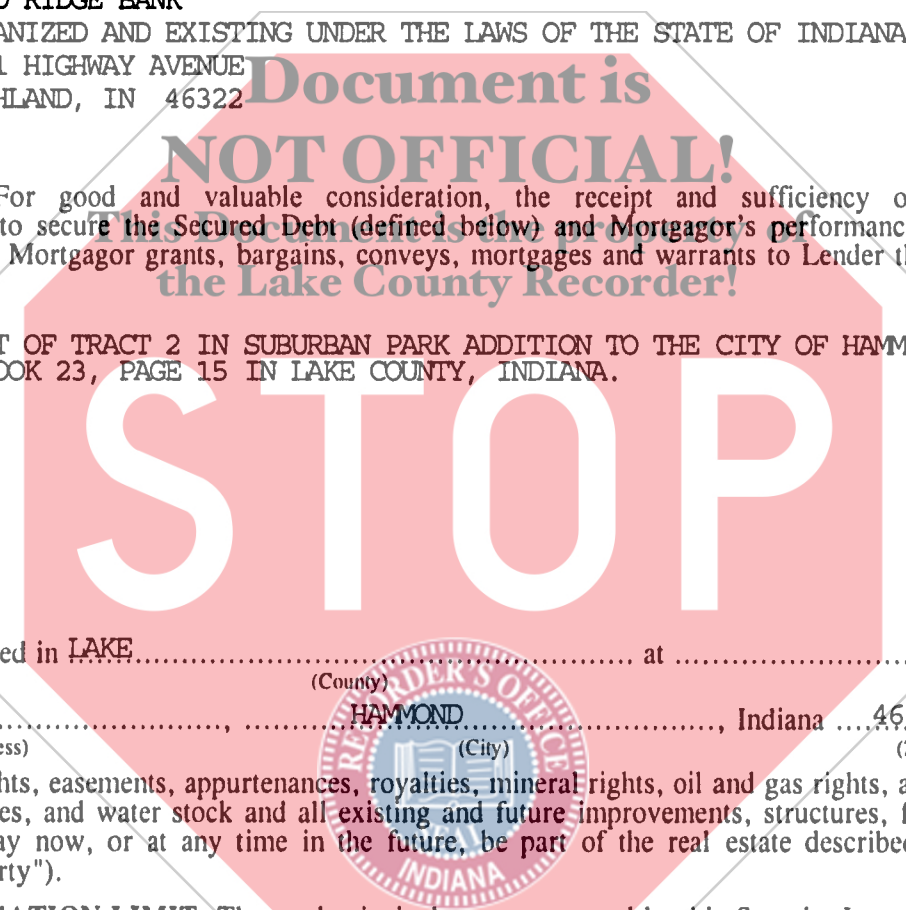
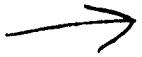
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is MARCH 9, 2000 and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR: LISA M KEILMAN
2620 173RD ST
HAMMOND, IN 46323

If checked, refer to the attached Addendum incorporated herein, for additional Mortgages, their signatures and acknowledgments.

LENDER: SAND RIDGE BANK
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF INDIANA
2611 HIGHWAY AVENUE
HIGHLAND, IN 46322



2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys, mortgages and warrants to Lender the following described property:

THE EAST 40 FEET OF TRACT 2 IN SUBURBAN PARK ADDITION TO THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 23, PAGE 15 IN LAKE COUNTY, INDIANA.

The property is located in LAKE _____ at _____
(County) (City) (Address) (City) (ZIP Code)
2620 173RD ST _____, Indiana 46323
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 27,990.91. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

4. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)
REAL ESTATE NOTE #10889361-32651 DATED MARCH 9, 2000, IN THE NAME OF LISA M. KEILMAN, FOR THE AMOUNT OF \$27,990.91 AND RENEWALS THEREOF UNTIL SEPTEMBER 13, 2005.

LJK (page 1 of 4)

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Bankers Title