

STATE OF INDIANA
LAKE COUNTY
FILED RECORD

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NIO1000037 **MORTGAGE** SAND RIDGE BANK/48182551-32654/BEL/TEA/JMK

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is MARCH 11, 2000 and the parties, their addresses and tax identification numbers, if required, are as follows:
- | | |
|-------------------------------|---------------------|
| MORTGAGOR: ROBERT P. YANNUZZI | BARBARA L. YANNUZZI |
| HUSBAND | WIFE |
| 8906 BRANTON AVENUE | 8906 BRANTON AVENUE |
| HIGHLAND, IN 46322 | HIGHLAND, IN 46322 |

If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, 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:

LOT 1 IN BRANTWOOD 4TH ADDITION TO HIGHLAND, IN THE TOWN OF HIGHLAND, AS SHOWN IN PLAT BOOK 28, PAGE 28, IN LAKE COUNTY, INDIANA.

The property is located in LAKE at
(County)
8906 BRANTON AVENUE HIGHLAND Indiana 46322
(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 \$ 15,000.00 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 #48182551-32654, DATED MARCH 11, 2000, IN THE NAMES OF ROBERT P. YANNUZZI AND BARBARA L. YANNUZZI, FOR THE AMOUNT OF \$15,000.00 AND RENWALS THEREOF UNTIL MARCH 15, 2003.

RPY (page 1 of 4)
[Signature]

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