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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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INDIANA REAL ESTATE MORTGAGE
DAN W. CARTER
RECORDER

THIS INDENTURE WITNESSETH, that VERA LILLARD
hereinafter referred to as Mortgagors, of LAKE County, State of INDIANA, Mortgage and
warrant to Wells Fargo Financial Indiana, Inc., hereinafter referred to as Mortgagee, the following described real estate in
LAKE County, State of Indiana, to wit:

LOT 9, IN BLOCK 2, TARRYTOWN SECOND SUBDIVISION IN THE CITY OF GARY,
AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 30, PAGE 88 IN THE OFFICE
OF THE RECORDER, OF LAKE COUNTY, INDIANA.

to secure the repayment of a promissory note of even date in the sum of \$ 20,128.00, payable to Mortgagee in
monthly installments, the last payment to fall due on AUGUST 12, 2003, and also to secure the repayment
of any and all future advances and sums of money which may from time to time hereafter be advanced or loaned to
Mortgagors by Mortgagee; provided however, that the principal amount of the outstanding indebtedness owing to
Mortgagee by Mortgagors at any one time, shall not exceed the sum of \$200,000.00.

Mortgagors expressly agree to keep all legal taxes, assessments, and prior liens against said property paid, to keep the
buildings and improvements thereon in good repair, to commit no waste thereon, and to keep the buildings and
improvements thereon insured for the benefit of the Mortgagee as its interest may appear; and upon failure of Mortgagors
to do so, Mortgagee may pay such taxes, assessments, and prior liens, and cause said property to be repaired, and cause
said property to be insured, and the amount so paid shall become a part of the indebtedness secured by this mortgage.

Mortgagors agree to pay all indebtedness secured hereby, together with all taxes, assessments, charges, and insurance,
without any relief whatsoever from valuation or appraisal laws of the State of Indiana.

Mortgagors agree not to sell, convey or otherwise transfer the above described real estate or any part thereof without
Mortgagee's prior written consent and any such sale, conveyance or transfer without Mortgagee's prior written consent
shall constitute a default under the terms hereof.

Mortgagors agree that upon failure to pay any installment due under said note, or any other indebtedness hereby
secured when due, or taxes, assessments, insurance, or prior liens, or in event of default in or violation of any of the other
terms hereof, then all of said mortgage indebtedness shall at Mortgagee's option, without notice, become due and
collectible and this mortgage may then be foreclosed accordingly. Upon foreclosure Mortgagee shall have the right,
irrespective of any deficiency, to which Mortgagors hereby consent, to have a receiver appointed to take possession of
said premises and collect the rents, issues and profits thereof for the benefit of the Mortgagee.

The covenants contained herein shall bind and inure to the benefit of the respective heirs, executors, administrators,
successors, and assigns of the parties hereto. Whenever used the singular number shall be construed to include the plural,
the plural the singular, and the use of any gender shall include all genders.

IN WITNESS WHEREOF, the Mortgagors have hereunto set their hands this 7TH day of JULY,
2000.

Sign here VERA LILLARD
Type name as signed: VERA LILLARD

Sign here _____
Type name as signed: _____

Sign here _____
Type name as signed: _____

Sign here _____
Type name as signed: _____

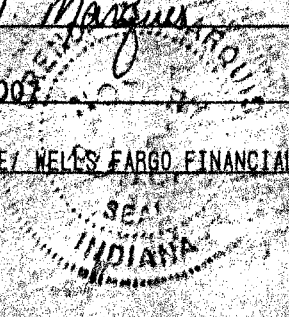
State of Indiana)
County of NEWTON) ss.

Before me, the undersigned, a Notary Public in and for said County, this 7TH day of JULY,
2000, came VERA LILLARD, and acknowledged the execution of the foregoing
Mortgage. Witness my hand and official seal.

Type name as signed: Brenda M. Marquis BRENDA M. MARQUIS, Notary Public
My Commission Expires: FEBRUARY 9, 2003

This instrument was prepared by: JIM KERSCHKE / WELLS FARGO FINANCIAL INDIANA, INC

IN-942-0700



2627 E. 80th Ave
Merrillville, IN
46410

9:02 AM
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