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FILED

RETURN TO:
E.M. Tobin
3 First National Plaza
Suite 1950
Chicago, IL 60602

2000 056182

2000 JUL 15 11

MORTGAGE
THIS INDENTURE WITNESSTH:

That the Grantors, Thomas L. Fraser and Carolegene Fraser, husband and wife, of Lake County, State of Indiana, for and on consideration of ONE DOLLAR and other good and valuable considerations, the receipt of which is hereby acknowledged, hereby grant, bargain, sell and convey to Thomas L. Fraser, Trustee of Declaration of Trust dated September 25, 1990, the following described real estate in Lake County, State of Indiana, TO WIT:

Lot number Twenty-six (26), Unit Number One (1) BRIAR RIDGE COUNTRY CLUB ADDITION to the Town of Schereville, Lake County, Indiana, as recorded in Plat Book 53, Page 79.

TO HAVE AND TO HOLD the said premises with the appurtenances upon the trusts and for the uses and purposes herein and in said trust agreement set forth.

Full power and authority is hereby granted to said trustee to improve, manage, protect and subdivide said remises or any part thereof, and to dedicate parks streets, highways or alleys and to vacate any subdivision or part thereof and to resubdivide said property as often as desired, to contract to sell, to grant options to purchase, to sell on any terms, to convey either with or without consideration, to convey said premises or any part thereof to a successor or successors in trust and to grant to such successor or successors in trust all of the title, estate powers and authorities vested in said trustee, to donate, to dedicate, to mortgage, pledge or otherwise encumber said property, or any part thereof, to lease said property, or any part thereof, from time to time, in possession or reversion, by leases to commence in present or in futuro, and upon any terms and for any period or periods of time, not exceeding in the case of any single demise the term of 99 years, and to renew or extend leases upon any terms and for any period or periods of time and to amend, change or modify leases and the terms and provisions thereof at any time or times hereafter, to contract to make leases and to grant options to lease and options to renew leases and options to purchase the whole or any part of the reversion and to contract respecting the manner of fixing the amount of present or future rentals, to partition or to exchange said property, or any part thereof, for other real or personal property, to grant easements or charges of any kind, to release, convey or assign any right, title or interest in or about or easement appurtenant to said premises or any part thereof, and to deal with said property and every part thereof in all other ways and for such other considerations as it would be lawful for any person owning the same to deal with the same, whether similar to or different from the ways above specified, at any time or times hereafter.

In no case shall any party dealing with said trustee in relation to said premises, or to whom said premises or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said trustee, be obliged to see to the application of any purchase money, rent, or money borrowed or advanced on said premises, or be obliged to see that the terms of this trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of said trustee, or be obliged or privileged to inquire into any of the terms of said trust agreement; and every deed, trust deed, mortgage, lease or other instrument executed by said trustee in relation to said real estate shall be conclusive evidence in favor of every person relying upon or claiming under any such conveyance, lease or other instrument, (a) that at the time of the delivery thereof the trust created by this indenture and by said trust agreement was in full force and effect, (b) that such conveyance or other instrument was executed in accordance with the trusts, conditions and limitations contained in this indenture and in said trust agreement or in some amendment thereof and binding upon all beneficiaries thereunder, (c) that said trustee was duly authorized and empowered to execute and deliver every such deed, trust deed, lease, mortgage or other instrument and (d) if the conveyance is made to a successor or successors in trust, that such successor or successors in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties and obligations of its, his or their predecessor in trust.

The interest of each and every beneficiary hereunder and of all persons claiming under them or any of them shall be only in the earnings, avails and proceeds arising from the sale or other disposition of said real estate, and such interest is hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable, in or to said real estate as such, but only an interest in the earnings, avails and proceeds thereof as aforesaid.

In Witness Whereof, the grantor 2 aforesaid ha ve hereunto set their
hand S and seals S this 15th day of JULY 2000

Thomas L. Fraser

Carolegene Fraser

JULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

AUG 8 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR

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16.00
AM

25x100

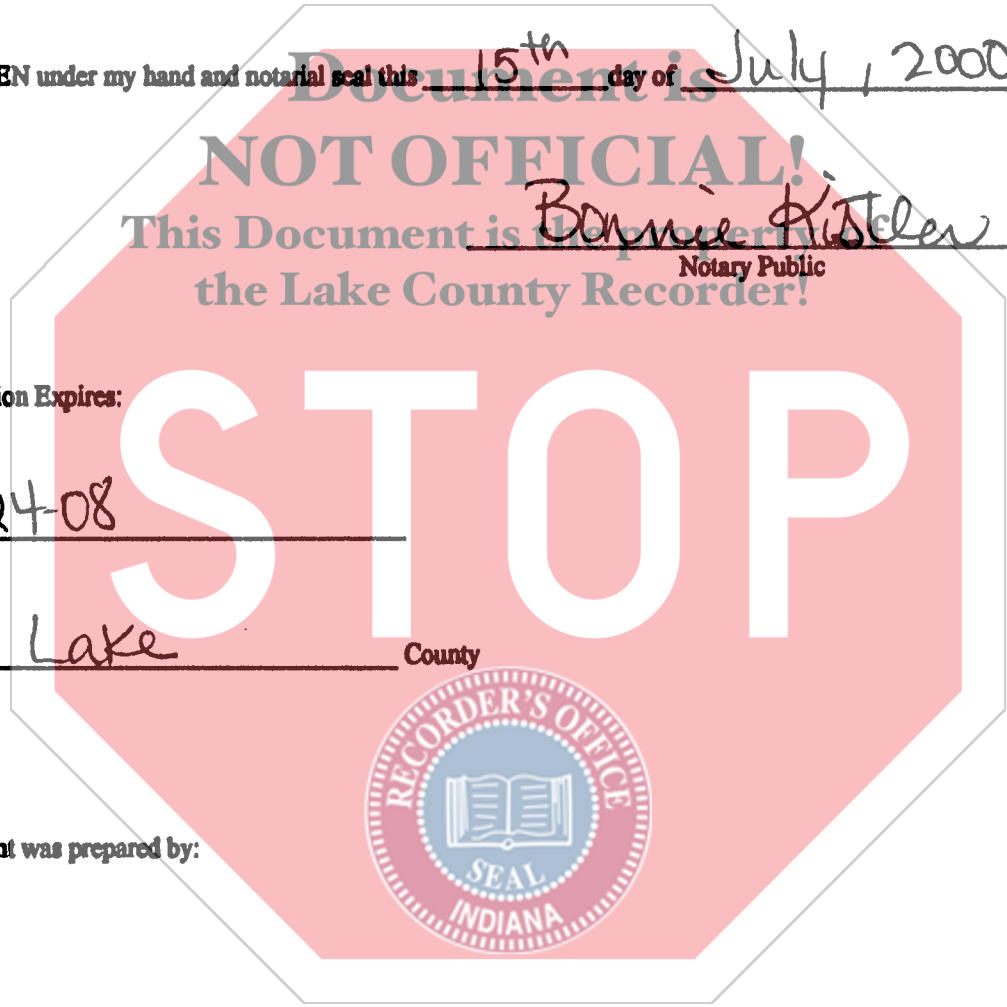
STATE OF Indiana)

County of LAKE)

I, Bonnie Kistler a Notary Public in and for said County, in the State
aforesaid, do hereby certify that Thomas L. Fraser and Cavolegene
Fraser

person known to me to be the same person S whose name s are
subscribed to the foregoing Instrument, appeared before me this day in person and acknowledged that
they signed, sealed and delivered the said instrument as their free and
voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 15th day of July, 2000



My Commission Expires:
2-24-08

Resident of Lake County

This instrument was prepared by: