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STATE OF INDIANA LAKE COUNTY FILED FOR NECORD

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MORRIS W. CARTER RECORDER



WHEN RECORDED MAIL TO:

Recorded Documents
Bank One, N.A. Retail Loan Servicing
KY2-1606
P.O. Box 11606
Lexington, KY 40576-1606

Document is NOT OFFICIAL!

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THIS MORTGAGE dated July 31, 2000, is made and executed between JOHN J CUNNINGHAM, whose address is 8315 WALNUT DR, MUNSTER, IN 46321 (referred to below as "Grantor") and Bank One, N.A., whose address is 100 East Broad Street, Columbus, OH 43271 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in LAKE County, State of Indiana:

Tax ID : 18-28-124-18

Lot 18 in Second Ridgeway Addition, in the Town of Munster, as per plat thereof, recorded in Plat Book 25 page 9, in the Office of the Recorder of Lake County, Indiana.

The Real Property or its address is commonly known as 8315 WALNUT DR, MUNSTER, IN 46321. The Real Property tax identification number is 18-28-124-18.

As more fully described in this mortgage, the Property includes: (a) all extensions, improvements, substitutes, replacements, renewals, and additions to any of the property described; (b) all rents, proceeds, income, and profits from any of the other property described; and (c) all awards, payments, or proceeds of voluntary or involuntary conversion of any of the property described, including insurance, condemnation, tort claims, and other obligations dischargeable in cash.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to

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