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LAKE COUNTY RECORDER

State of Indiana Space Above This Line For Recording Data

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MORTGAGE (With Future Advance Clause)

1. DATE AND PARTIES. The date of this Mortgage (Security Instrument) is December 18, 2001 and the parties, their addresses and tax identification numbers, if required, are as follows:

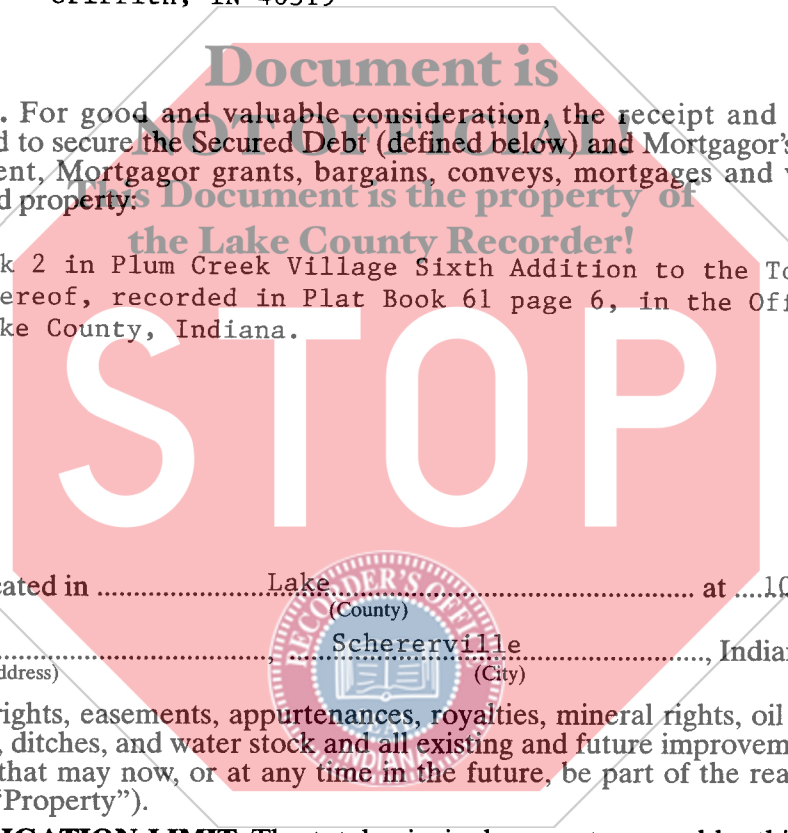
MORTGAGOR: Steven J. Vuckov and Cynthia S. Vuckov, husband and wife

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

LENDER: Griffith Savings Bank 510 N. Broad Griffith, IN 46319

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 43 in Block 2 in Plum Creek Village Sixth Addition to the Town of Schererville, as per plat thereof, recorded in Plat Book 61 page 6, in the Office of the Recorder of Lake County, Indiana.



The property is located in Lake County at 1001 Evergreen Ln Schererville, Indiana 46375

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 \$ 25,000.00. 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. (You must specifically identify the debt(s) secured and include the final maturity date of such debt(s).)

B. All future advances from Lender to Mortgagor or other future obligations of Mortgagor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender executed after this Security Instrument whether or not this Security Instrument is

Handwritten signatures and initials, (page 1 of 4)

15.00 CT

Chicago Title Insurance Company

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(page 2 of 4)

shall pass to Lender to the extent of the Secured Debt immediately before the acquisition. Mortgagee shall have the right to any insurance and proceeds resulting from damage to the Property before the acquisition. Any excess will be paid to the Mortgagee. If the Property is acquired by Lender, Mortgagee's principal shall not extend or postpone the due date of the scheduled payment nor change the amount of Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to the Secured Debt, all insurance proceeds shall be applied to the restoration or repair of the Property. Lender may make proof of loss if not made immediately by Mortgagee.

and renewal notices. Upon loss, Mortgagee shall give immediate notice to the insurance carrier and renewals. If Lender requires, Mortgagee shall immediately give to Lender all receipts of paid premiums and cancellations or termination of the insurance. Lender shall have the right to hold the policies and "clause" and, where applicable, "loss payee clause." Mortgagee shall immediately notify Lender of All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage Lender's rights in the Property according to the terms of this Security Instrument.

fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be reasonably associated with the Property due to its type and location. This insurance shall be maintained in Insurance. Mortgagee shall keep Property insured against loss by fire, flood, theft and other hazards and risks to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered actions or claims. Mortgagee assigns to Lender the proceeds of any award or claim for damages connected other means. Mortgagee authorizes Lender to intervene in Mortgagee's name in any of the above described public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any Condemnation. Mortgagee will give Lender prompt notice of any pending or threatened action, by private or or regulations of the condominium or planned unit development.

a planned unit development, Mortgagee will perform all of Mortgagee's duties under the covenants, by-laws, of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or Leaseholds; Condominiums; Planned Unit Developments. Mortgagee agrees to comply with the provisions the law or this Security Instrument.

Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under performance. Lender's right to perform for Mortgagee shall not create an obligation to perform, and appoints Lender as attorney in fact to sign Mortgagee's name or pay any amount necessary for Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagee Authority to Perform. If Mortgagee fails to perform any duty or any of the covenants contained in this inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagee will in no way rely on Lender's inspection.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Mortgagee notice at the time of or before an damage to the Property.

notify Lender of all demands, proceedings, claims and actions against Mortgagee, and of any loss or in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagee will Property Condition, Alterations and Inspection. Mortgagee shall not commit or allow any waste, make all repairs that are reasonably necessary. Mortgagee shall not commit or allow any waste, impairment, or deterioration of the Property. Mortgagee agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagee will

to maintain or improve the Property. Lender, any rights, claims or defenses Mortgagee may have against parties who supply labor or materials Claims Against Title. Mortgagee will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagee to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagee's payment. Mortgagee will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagee agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagee may have against parties who supply labor or materials

allow any modification or extension of, nor to request any future advances under any note or agreement make all payments when due and to perform or comply with all covenants. Mortgagee also agrees not to lien document that created a prior security interest or encumbrance on the Property. Mortgagee agrees to Prior Security Interests. With regard to any other mortgage, deed of trust, security agreement or other accordance with the terms of the Secured Debt and this Security Instrument.

Payments. Mortgagee agrees that all payments under the Secured Debt will be paid when due and in the event a breach if it happens again. exercising either remedy on Mortgagee's breach, Lender does not waive Lender's right to later consider this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not obligations under the Secured Debt and this Security Instrument. If Mortgagee breaches any covenant in 5. MORTGAGE COVENANTS. Mortgagee agrees that the covenants in this section are material

does not waive the security interest for the debts referenced in paragraph A of this Section. (but security interest in the Mortgagee's principal dwelling that is created by this Security Instrument) In the event that Lender fails to provide any necessary notice of the right of rescission with respect to any additional indebtedness secured under paragraph B of this Section, Lender waives any subsequent incurred by Lender under the terms of this Security Instrument.

otherwise protecting the Property and its value and any other sums advanced and expenses or D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or agreement between Mortgagee and Lender.

C. All other obligations Mortgagee owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account commitment must be agreed to in a separate writing. a commitment to make additional or future loans or advances in any amount. Any such if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute all or part may not yet be advanced. All future advances and other future obligations are secured as given to or incurred by any one or more Mortgagee, or any one or more Mortgagee and others. All future advances and other future obligations are secured by this Security Instrument even though agrees that this Security Instrument will secure all future advances and future obligations that are specifically referenced. If more than one person signs this Security Instrument, each Mortgagee

**Financial Reports and Additional Documents.** Mortgagor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and Lender's lien status on the Property. In addition, Lender may file a financing statement signed by the Lender instead of Mortgagor with the appropriate public officials.

6. **WARRANTY OF TITLE.** Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell, mortgage and warrant the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

7. **DUE ON SALE.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable.

8. **DEFAULT.** Mortgagor will be in default if any of the following occur:

**Fraud.** Any Consumer Borrower engages in fraud or material misrepresentation in connection with the Secured Debt that is an open end home equity plan.

**Payments.** Any Consumer Borrower on any Secured Debt that is an open end home equity plan fails to make a payment when due.

**Property.** Any action or inaction by the Borrower or Mortgagor occurs that adversely affects the Property or Lender's rights in the Property. This includes, but is not limited to, the following: (a) Mortgagor fails to maintain required insurance on the Property; (b) Mortgagor transfers the Property; (c) Mortgagor commits waste or otherwise destructively uses or fails to maintain the Property such that the action or inaction adversely affects Lender's security; (d) Mortgagor fails to pay taxes on the Property or otherwise fails to act and thereby causes a lien to be filed against the Property that is senior to the lien of this Security Instrument; (e) a sole Mortgagor dies; (f) if more than one Mortgagor, any Mortgagor dies and Lender's security is adversely affected; (g) the Property is taken through eminent domain; (h) a judgment is filed against Mortgagor and subjects Mortgagor and the Property to action that adversely affects Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

**Executive Officers.** Any Borrower is an executive officer of Lender or an affiliate and such Borrower becomes indebted to Lender or another lender in an aggregate amount greater than the amount permitted under federal laws and regulations.

9. **REMEDIES ON DEFAULT.** In addition to any other remedy available under the terms of this Security Instrument, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default. In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure, or other notices and may establish time schedules for foreclosure actions.

At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it happens again.

10. **EXPENSES; ADVANCES ON COVENANTS; ATTORNEYS' FEES; COLLECTION COSTS.** If Mortgagor breaches any covenant in this Security Instrument, Mortgagor agrees to pay all expenses Lender incurs in performing such covenants or protecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, preserving, or otherwise protecting the Property and Lender's security interest. These expenses are payable on demand and will bear interest from the date of payment until paid in full at the highest rate of interest in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. This amount does not include attorneys' fees for a salaried employee of the Lender. To the extent permitted by the United States Bankruptcy Code, Mortgagor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debt as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect until released. Mortgagor agrees to pay for any recordation costs of such release.

11. **ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES.** As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

Mortgagor represents, warrants and agrees that:

A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.

B. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.

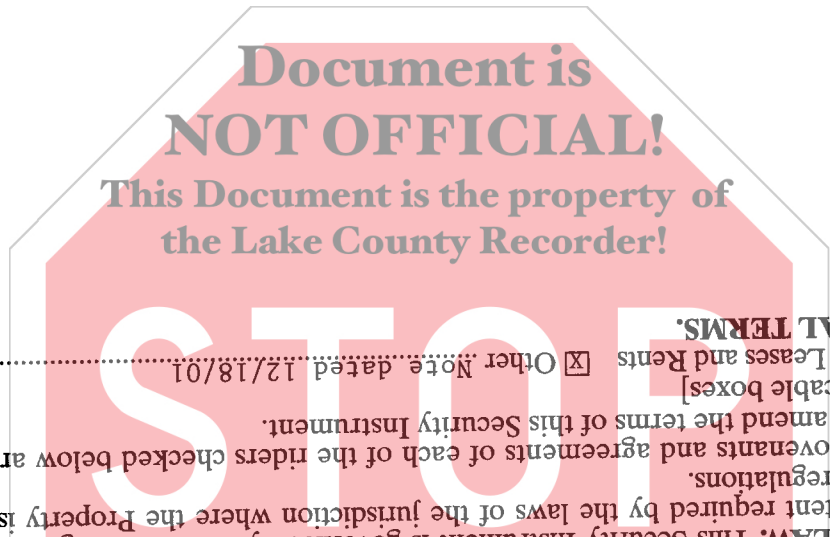
C. Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.

D. Mortgagor shall immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.



.....  
 This instrument was prepared by Joanne M. Jones, President,  
 Griffith Savings Bank,  
 (Notary's County)  
 PORTER  
 (Notary Public)  
 My commission expires: 12-28-06  
 Before me, BRENDA SOHOVICH, a Notary Public, this 18th day of December, 2001, came Steven J. Vuckov and Cynthia S. Vuckov, husband and wife, acknowledged the execution of the annexed mortgage.  
 (Individual)

ACKNOWLEDGMENT: STATE OF Indiana, COUNTY OF Lake, } ss.  
 Before me, BRENDA SOHOVICH, a Notary Public, this 18th day of December, 2001, came Steven J. Vuckov and Cynthia S. Vuckov, husband and wife, acknowledged the execution of the annexed mortgage.  
 (Signature) Steven J. Vuckov (Date) 12/18/01  
 (Signature) Cynthia S. Vuckov (Date) 12/18/01  
 SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.



20.  ADDITIONAL TERMS.  
 Assignment of Leases and Rents  
 Other Note, dated 12/18/01  
 [Check all applicable boxes]  
 supplement and amend the terms of this Security Instrument.
19. RIDERS. The covenants and agreements of each of the riders checked below are incorporated into and federal laws and regulations.
18. APPLICABLE LAW. This Security Instrument is governed by the laws as agreed to in the Secured Debt, except to the extent required by the laws of the jurisdiction where the Property is located, and applicable remedies Mortgagor may now have or acquire in the future relating to redemption, reinstatement, and the marshalling of liens and assets. Mortgagor waives all rights of valuation and appraisal.
17. LINE OF CREDIT. The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
16. WAIVERS. Except to the extent prohibited by law, Mortgagor waives and releases any and all rights and address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors. first class mail to the appropriate party's address on page 1 of this Security Instrument, or to any other 15. NOTICE. Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by of this Security Instrument. Time is of the essence in this Security Instrument.
14. SEVERABILITY; INTERPRETATION. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.
13. JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND. All Mortgagor will not be required to pay to Lender funds for taxes and insurance in escrow. duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.