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2002 000468

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 JAN -3 AM 9:20

MONSIEUR RECORDER

RECORDATION REQUESTED BY:
BANK CALUMET, N.A.
5231 Hohman Avenue
Hammond, IN 46320

WHEN RECORDED MAIL TO:
BANK CALUMET, N.A.
5231 Hohman Avenue
Hammond, IN 46320

SEND TAX NOTICES TO:
JOSEPH P. ANDRAS
CAROL A. ANDRAS
3510 MARINE DR.
CROWN POINT, IN 46307



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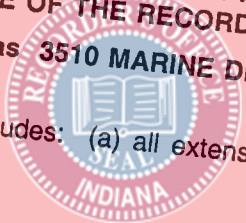
MORTGAGE
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THIS MORTGAGE dated December 12, 2001, is made and executed between JOSEPH P. ANDRAS and CAROL A. ANDRAS, whose address is 3510 MARINE DR., CROWN POINT, IN 46307 (referred to below as "Grantor") and BANK CALUMET, N.A., whose address is 5231 Hohman Avenue, Hammond, IN 46320 (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:

LOT 239 IN LAKES OF THE FOUR SEASONS, UNIT NO. 4, AS PER PLAT THEREOF, RECORDED APRIL 11, 1967 IN PLAT BOOK 38 PAGE 3, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. The Real Property or its address is commonly known as 3510 MARINE DR., CROWN POINT, IN 46307. The Real Property tax identification number is 11-10-48-47.

More fully described in this mortgage, the Property includes: (a) all extensions, improvements, substitutes,



Note. The word "Note" means the promissory note dated December 12, 2001, in the original principal amount of \$6,200.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The maturity date of the Note is December 12, 2006.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Mortgage.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

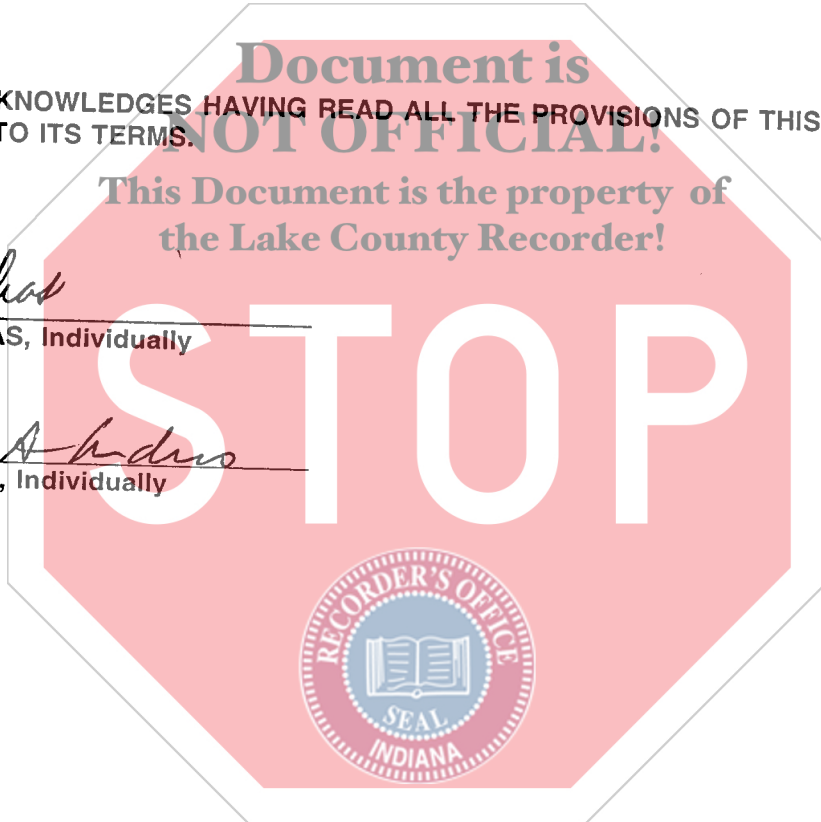
Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X Joseph Andras
JOSEPH P. ANDRAS, Individually

X Carol A. Andras
CAROL A. ANDRAS, Individually



INDIVIDUAL ACKNOWLEDGMENT

STATE OF INDIANA)
) SS
COUNTY OF LAKE)

On this day before me, the undersigned Notary Public, personally appeared **JOSEPH P. ANDRAS and CAROL A. ANDRAS**, to me known to be the individuals described in and who executed the Mortgage, and acknowledged that they signed the Mortgage as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12TH day of DECEMBER, 20 01

By *Muette Boya* Residing at LAKE COUNTY

Notary Public in and for the State of INDIANA My commission expires July 19, 2007 ~~My Commission Expires~~

This Mortgage was drafted by: DIANE H. SOBOTA, VICE PRESIDENT

