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STATE OF INDIANA
LAKE COUNTY
FILES FOR RECORD

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MORTGAGE

(With Future Advance Clause)

DATE AND PARTIES. The date of this Mortgage (Security Instrument) is SEPTEMBER 27, 2003. The parties and their addresses are:

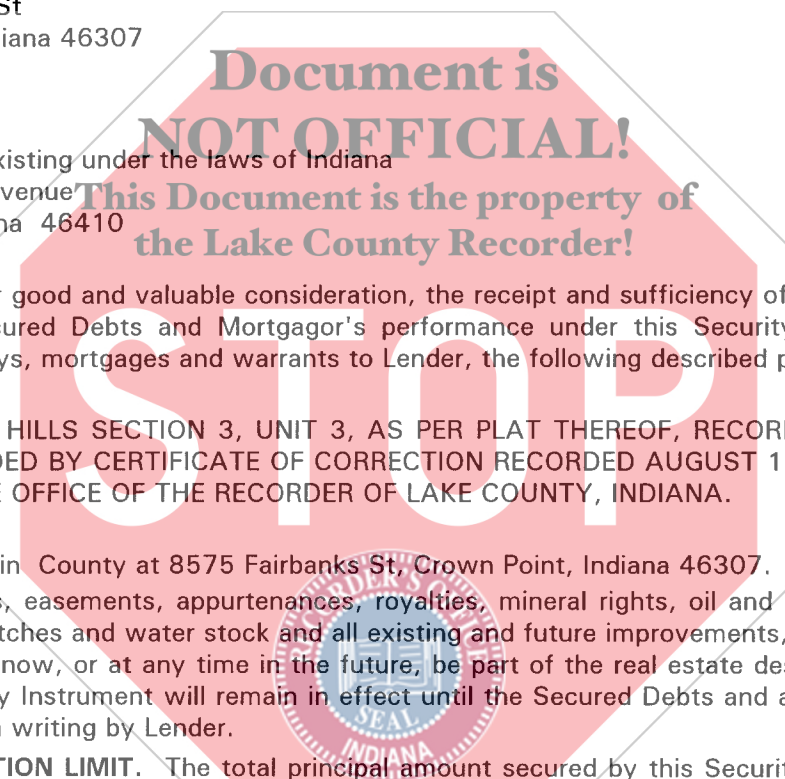
MORTGAGOR:

RICHARD J ZUCCARELLI JR.
AS JOINT TENANTS
8575 Fairbanks St
Crown Point, Indiana 46307

DEANNA L SMITH-ZUCCARELLI
AS JOINT TENANTS
8575 Fairbanks St
Crown Point, Indiana 46307

LENDER:

CENTIER BANK
Organized and existing under the laws of Indiana
600 East 84th Avenue
Merrillville, Indiana 46410
35-0161790



1. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debts and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys, mortgages and warrants to Lender, the following described property:

LOT 220 IN HEATHER HILLS SECTION 3, UNIT 3, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 73, PAGE 68, AND AMENDED BY CERTIFICATE OF CORRECTION RECORDED AUGUST 19, 1993 AS DOCUMENT NO. 93054375, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The property is located in County at 8575 Fairbanks St, Crown Point, Indiana 46307. Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, wells, 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 (all referred to as Property). This Security Instrument will remain in effect until the Secured Debts and all underlying agreements have been terminated in writing by Lender.

2. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time will not exceed \$20,000.00. 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.

3. SECURED DEBTS. This Security Instrument will secure the following Secured Debts:
A. Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note, dated September 27, 2003, from Mortgagor to Lender, with a maximum credit limit of \$20,000.00 with an interest rate of 4.000 percent until September 27, 2003, after which time it may change as the promissory note prescribes and maturing on September 27, 2013. One or more of the debts secured by this Security Instrument contains a future advance provision.
B. All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In

Richard J Zuccarelli Jr.
Richard J Zuccarelli Jr.
Indiana Mortgage
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19. ESCROW FOR TAXES AND INSURANCE. Mortgagor will not be required to pay to Lender funds for taxes and insurance in escrow.

20. CO-SIGNERS. If Mortgagor signs this Security Instrument but does not sign the Secured Debts, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debts and Mortgagor does not agree to be personally liable on the Secured Debts. 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.

21. WAIVERS. Except to the extent prohibited by law, Mortgagor waives all rights of valuation and appraisal relating to the Property.

22. OTHER TERMS. The following are applicable to this Security Instrument:

A. Line of Credit. The Secured Debts include a revolving line of credit provision. Although the Secured Debts may be reduced to a zero balance, this Security Instrument will remain in effect until the Secured Debts and all underlying agreements have been terminated in writing by Lender.

23. APPLICABLE LAW. This Security Instrument is governed by the laws of Indiana, except to the extent otherwise required by the laws of the jurisdiction where the Property is located, and the United States of America.

24. JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS. Each Mortgagor's obligations under this Security Instrument are independent of the obligations of any other Mortgagor. Lender may sue each Mortgagor individually or together with any other Mortgagor. Lender may release any part of the Property and Mortgagor will still be obligated under this Security Instrument for the remaining Property. The duties and benefits of this Security Instrument will bind and benefit the successors and assigns of Lender and Mortgagor.

25. AMENDMENT, INTEGRATION AND SEVERABILITY. This Security Instrument may not be amended or modified by oral agreement. No amendment or modification of this Security Instrument is effective unless made in writing and executed by Mortgagor and Lender. This Security Instrument is the complete and final expression of the agreement. If any provision of this Security Instrument is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.

26. INTERPRETATION. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Security Instrument.

27. NOTICE, FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one party will be deemed to be notice to all parties. Mortgagor will inform Lender in writing of any change in Mortgagor's name, address or other application information. Mortgagor will provide Lender any financial statements or information Lender requests. All financial statements and information Mortgagor gives Lender will be correct and complete. 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 to confirm Lender's lien status on any Property. Time is of the essence.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Security Instrument. Mortgagor also acknowledges receipt of a copy of this Security Instrument.

MORTGAGOR:


Richard J Zuccarelli Jr.

Individually



Deanna L Smith-Zuccarelli

Individually



Upon sale of the Property and to costs, Trustee will pay to Lender a encumbrances and interest thereon any, to Grantor. Lender may pur deliver a special or limited warrant this special or limited warranty de encumbrance to burden the Property and that Trustee will specially warrant and defend the Property's title of e against all lawful claims and demand of all persons claiming by, through deed of conveyance will be prima facie evidence of the facts set forth therein.

The acceptance by Lender of any due or is accelerated or after fore require complete cure of any existing mortgage. By not exercising any remedy on Mortgage's default, Lender does not waive Lender's right to la

15. EXPENSES; ADVANCES ON performing such covenants or pro not limited to, fees incurred for security interest. Mortgagee agrees protecting Lender's rights and ren to, reasonable attorneys' fees aft These expenses are payable on de highest interest rate in effect as l United States Bankruptcy Code, M the Secured Debts as awarded by instrument will remain in effect i release.

16. ENVIRONMENTAL LAWS AN Law means, without limitation, th (CERCLA), all other federal, stat opinions or interpretive letters c substance; and (2) Hazardous Sub or contaminant which has charact public health, safety, welfare or e ment. The term includes, without limitation, any substances defined as "hazardous material," "toxic subs under any Environmental Law.

Mortgagee represents, warrants ar agrees that:

A. Except as previously disclos be located, stored or released Hazardous Substances that are the Property.

B. Except as previously disclos and will remain in full compliance with any applicable Environmental Law.

C. Mortgagee will immediately occurs on, under or about the Property. In such an event, Mortgagee will take all necessary remedial action in accordance with any Environmental Law.

D. Mortgagee will immediately any pending or threatened inve any Hazardous Substance or th

17. CONDEMNATION. Mortgagee or public entities to purchase or t other means. Mortgagee authori actions or claims. Mortgagee ass with a condemnation or other ta payments and will be applied as p the terms of any prior mortgage, d

18. INSURANCE. Mortgagee agre to keep the Property insured against the risks reasonably associated with n this insurance in the amounts Lender requires. This insurance will last until the Property is released from two sentences can change durin company, subject to Lender's appl renewals will include a standard " Mortgagee will give Lender and th will be applied to restoration or r acquires the Property in damaged to Lender to the extent of the Sec Mortgagee will immediately notify the Property insured Lender may include coverages not origi Mortgagee would choose, and n purchased the insurance.

extent not prohibited by law and after first paying all fees, charges and oneys advanced for repairs, taxes, insurance, liens, assessments and prior nd the principal and interest on the Secured Debts, paying the surplus, if se the Property. Upon any sale of the Property, Trustee will make and aded that conveys the property sold to the purchaser or purchasers. Under Trustee will covenant that Trustee has not caused or allowed a lien or an and that Trustee will specially warrant and defend the Property's title of e against all lawful claims and demand of all persons claiming by, through deed of conveyance will be prima facie evidence of the facts set forth

in payment or partial payment on the Secured Debts after the balance is ure proceedings are filed will not constitute a waiver of Lender's right to default. By not exercising any remedy on Mortgage's default, Lender consider the event a default if it happens again.

19. EXPENSES; ATTORNEYS' FEES; COLLECTION COSTS. If Mortgagee incurs in this instrument, Mortgagee agrees to pay all expenses Lender incurs in ing its security interest in the Property. Such expenses include, but are not limited to, preserving, or otherwise protecting the Property and Lender's security interest. Mortgagee agrees to pay all costs and expenses incurred by Lender in collecting, enforcing, or pay all costs and expenses incurred by Lender in collecting, enforcing, or es under this Security Instrument. Expenses include, but are not limited default and referral to an attorney not a salaried employee of the Lender. nd will bear interest from the date of payment until paid in full at the ided for in the terms of Secured Debts. To the extent permitted by the jor agrees to pay the reasonable attorneys' fees Lender incurs to collect y court exercising jurisdiction under the Bankruptcy Code. This Security released. Mortgagee agrees to pay for any recordation costs of such

ENVIRONMENTAL LAWS AN As used in this section, (1) Environmental Comprehensive Environmental Response, Compensation and Liability Act and local laws, regulations, ordinances, court orders, attorney general erning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Sub or contaminant which has charact public health, safety, welfare or e ment. The term includes, without limitation, any substances defined as "hazardous waste," "hazardous material," "toxic subs" or "regulated substance"

and acknowledged in writing to Lender, Mortgagee and every tenant have ifty Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property. In such an event, Mortgagee will take all necessary remedial action in accordance with any Environmental Law.

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ACKNOWLEDGMENT.

(Individual)

State Indiana OF Lake County OF Lake ss.
Before me, Carla A. Bendis, a Notary Public this 27th day of September, 2003, Richard J Zuccarelli Jr., AS JOINT TENANTS, and Deanna L Smith-Zuccarelli, AS JOINT TENANTS, acknowledged the execution of the annexed instrument.

My commission expires:

July 30, 2011

(Notary Public)

Carla A. Bendis

(Notary's County)

Lake

CARLA A. BENDIS
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires July 30, 2011
Resident of Lake County, Indiana



This instrument was prepared by SHELLEY A. MILLER, CUSTOMER SERVICE COUNSELOR, 600 EAST 84TH AVENUE, MERRILLVILLE, Indiana 46410