

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2004 049395

2004 JUN 11 AM 9:00

**INDIANA REAL ESTATE MORTGAGE
REVOLVING LINE OF CREDIT**

THIS INDENTURE WITNESSETH, that Willie D Barnes

And Sandra F Johnson, hereinafter referred to as
Mortgagors, of Lake County State of IN, Mortgage and warrant to Wells Fargo Financial Bank,
hereinafter referred to as Mortgagee, the following described real estate in Lake County,
State of Indiana, to wit:

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY IN THE STATE OF INDDIANA, TO-WIT:
LOT, BLOCK "A", AETNA MANOR, CITY OF GARY, AS SHOWN IN PLAT BOOK 28, PAGE 25, LAKE COUNTY,
INDIANA.

ADDRESS: 3999 EAST 14TH AVENUE; GARY, IN 46403 TAX MAP OR PARCEL ID NO.: 25-41-0264-0001

to secure the repayment of Mortgagors' indebtedness evidenced by a Credit Card Account Agreement ("Agreement")
between Mortgagors and Mortgagee, together with charges according to the terms of said Agreement; and also any and
all indebtedness, future advances, and charges now or hereafter owing or to become owing by Mortgagors to Mortgagee
under said Agreement or any future Agreement between Mortgagors and Mortgagee, provided however, that the principal
amount of the outstanding indebtedness owing to Mortgagee by Mortgagors at any one time, shall not exceed the sum of
\$200,000.00.

Mortgagors expressly agree to keep all legal taxes, assessments, and prior liens against said property paid, to keep
the buildings and improvements thereon in good repair, to commit no waste thereon, and to keep the buildings and
improvements thereon insured for the benefit of the Mortgagee as its interest may appear; and upon failure of Mortgagors
to do so, Mortgagee may pay such taxes, assessments, and prior liens, and cause said property to be repaired, and cause
said property to be insured, and the amount so paid shall become a part of the indebtedness secured by this mortgage.

Mortgagors agree to pay all indebtedness secured hereby, together with all taxes, assessments, charges, and
insurance, without any relief whatsoever from valuation or appraisal laws of the State of Indiana. Mortgagors also
agree not to sell, convey or transfer said property, or any part thereof, without Mortgagee's prior written consent and any
such sale, conveyance or transfer without Mortgagee's prior written consent shall constitute a default under the terms
hereof.

Mortgagors agree that upon failure to pay any installment due under said Agreement, or any other indebtedness
hereby secured when due, or taxes, assessments, insurance, or prior liens, or in event of default in or violation of any of
the other terms hereof, then all of said mortgage indebtedness shall at Mortgagee's option, without notice, become due
and collectible and this mortgage may then be foreclosed accordingly. Upon foreclosure Mortgagee shall have the right,
irrespective of any deficiency, to which Mortgagors hereby consent, to have a receiver appointed to take possession of
said premises and collect the rents, issues and profits thereof for the benefit of the Mortgagee.

The covenants contained herein shall bind and inure to the benefit of the respective heirs, executors, administrators,
successors, and assigns of the parties hereto. Whenever used the singular number shall be construed to include the
plural, the plural the singular, and the use of any gender shall include all genders.

IN WITNESS WHEREOF, the Mortgagors have hereunto set their hands this 18 day of April, 2003

Sign here Willie Barnes
Type name as signed:
Willie D Barnes

Sign here Kathryn J Barnes
Type name as signed:
Kathryn J Barnes

Sign here Willie Barn
Type name as signed:

Sign here
Type name as signed:

State Of OHIO)
County Of HAMILTON) ss



Before me, the undersigned, a Notary Public in and for said County, this 18th day of APRIL, 2003,
I have seen the execution of the foregoing Mortgage, Witness my hand and official seal,

BRENDON HALVORSEN
Notary Public, State of Ohio
My Commission Expires 09-25-06

RLW, Notary Public

My Commission Expires: _____

This instrument was prepared by: Darlene Nagel

IN -2143 NOWLINE-1000 (also used by OH)

11808 Springfield Pike Cincinnati OH 45244

10-
0206-43087
SS