

3

2005 051577

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 JUN 22 AM 11:54

MORTGAGE MICHAEL A. HIGDON
(Borrower/Mortgagor) RECORDER

RETURN TO:
National City
P O Box 5570, Loc. #7120
Cleveland OH 44101

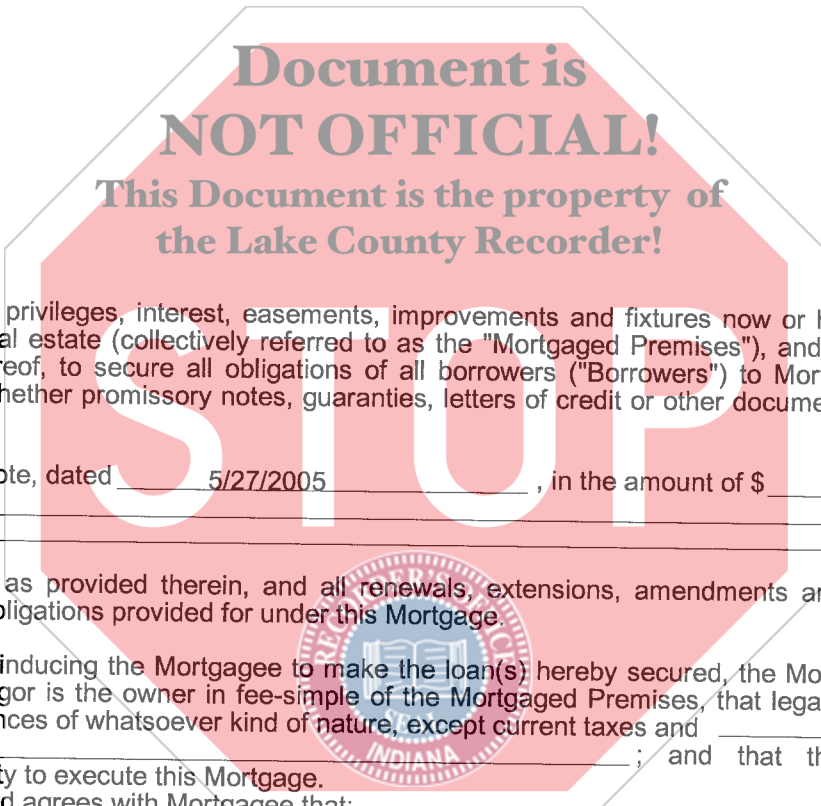
This Indenture Witnesseth, That ELNORA SUGGS
(singly or jointly "Mortgagor") of _____ County, State of Indiana,
MORTGAGES and WARRANTS to National City Bank, ("Mortgagee") the following described real estate located in
LAKE County, Indiana:

Common address: 1204 COLUMBUS DR EAST CHICAGO IN
(Street Address or R.R.) (City) (Twp.) (State)

The Legal Description as follows:

See Attached Exhibit A

7370912



together with all rights, privileges, interest, easements, improvements and fixtures now or hereafter located upon or appertaining to such real estate (collectively referred to as the "Mortgaged Premises"), and all leases, rents, issues, income and profits thereof, to secure all obligations of all borrowers ("Borrowers") to Mortgagee evidenced by the following documents (whether promissory notes, guaranties, letters of credit or other documents collectively the "Loan Documents"):

a promissory note, dated 5/27/2005, in the amount of \$ \$10,000.00
and _____

with terms of payment as provided therein, and all renewals, extensions, amendments and replacements thereof, together with all other obligations provided for under this Mortgage.

For the purpose of inducing the Mortgagee to make the loan(s) hereby secured, the Mortgagor represents to the Mortgagee, that Mortgagor is the owner in fee-simple of the Mortgaged Premises, that legal title thereto is free and clear from all encumbrances of whatsoever kind of nature, except current taxes and _____;

and that the Mortgagor has the capacity and the authority to execute this Mortgage.

Mortgagor covenants and agrees with Mortgagee that:

FIRST: Borrowers will pay all indebtedness secured by this Mortgage when due, together with costs of collection and reasonable attorneys' fees, all without relief from valuation and appraisal laws.

SECOND: Mortgagor shall pay all taxes or assessments levied or assessed against the Mortgaged Premises or any part thereof when due and before penalties accrue. Also, Mortgagor shall not permit any lien to attach to the Mortgaged Premises or any part thereof or further encumber the Mortgaged Premises without Mortgagee's prior written consent.

THIRD: Mortgagor shall keep the Mortgaged Premises in good repair at all times and shall not commit or allow the commission of waste thereon. Mortgagors shall procure and maintain in effect at all times hazard (fire and extended coverage) insurance in an amount which is at least equal to the total amount of indebtedness secured hereby or the replacement value of the Mortgaged Premises, if greater, such insurance to be in amounts and with companies acceptable to Mortgagee and with a standard Mortgagee endorsement in favor of Mortgagee.

FOURTH: Mortgagee may, at its option and from to time, pay all sums of money which in its judgment may be necessary to perfect or preserve the security intended to be given by this Mortgage. Such sums may include, but are not limited to, insurance premiums, taxes, assessments and liens which may be or become a lien upon the Mortgaged Premises or any part thereof and all costs, expenses and attorneys' fees incurred. All sums of money so paid shall be and become a part of the mortgage debt secured hereby and payable forthwith at the same rate of interest that is disclosed in the Loan Documents and the Mortgagee shall be subrogated to any lien so paid by it.

1000
CH 1077614
RM

FIFTH: Upon any default by Mortgagor under this Mortgage or any default by Borrowers or Mortgagor under the terms of the Loan Documents secured by this Mortgage, or if Mortgagor shall abandon the Mortgaged Premises, or shall be adjudged bankrupt, or if a trustee or receiver shall be appointed for Mortgagor or for any part the Mortgaged Premises the entire indebtedness secured hereby shall, at the option of Mortgagee and without notice or demand, become immediately due and payable and this Mortgage may be foreclosed accordingly. Upon foreclosure, Mortgagee may take possession of the Mortgaged Premises to collect any rents, issues, income or profits and apply the same to the payment of indebtedness secured hereby or have a receiver appointed to take possession of the Mortgaged Premises and collect all rents, issues, income or profits, during the period of foreclosure and redemption. In the event of foreclosure, Mortgagee may continue the abstract of title to the Mortgaged Premises, or obtain other appropriate evidence of title or title insurance, and the cost thereof shall be added to the unpaid principal balance secured by this Mortgage. All rights and remedies of Mortgagee hereunder are cumulative and are in addition and not in limitation of any rights or remedies which Mortgagee may otherwise have by law. No waiver of any default or failure or delay to exercise any right or remedy by Mortgagee shall operate as a waiver of any other default or of the same default in the future or as a waiver of any right or remedy with respect to the same or any other occurrence.

SIXTH: If Mortgagor shall encumber, sell, assign or otherwise transfer ownership of or any interest in the Mortgaged Premises or any part thereof without prior written consent of Mortgagee, all indebtedness secured by this Mortgage shall, at the option of Mortgagee and without notice or demand, become immediately due and payable.

SEVENTH: That it is contemplated that the Mortgagee may make future advances or additional loans to the Mortgagor or Borrowers, in which event this Mortgage shall secure the payment of any and all such future advances and of any additional loans, provided that at no time shall the maximum amount secured by this Mortgage exceed the sum of \$250,000.00 and provided further that such future advances are equally secured and to the same extent and priority as the amount originally advanced on the security of this Mortgage. The Mortgagee at its option may accept a renewal note, or replacement Loan Documents, at any time for any portion of the indebtedness hereby secured and may extend the time for the payment of any part of said indebtedness without affecting the security of this Mortgage in any manner. This Mortgage shall also secure the payment of any other liabilities, joint, several, direct, indirect or otherwise, of Mortgagor to the holder of this Mortgage, when evidenced by promissory notes or other evidence of indebtedness stating that said notes or other evidence of indebtedness are secured hereby.

EIGHTH: All rights and obligations of Mortgagor hereunder shall be binding upon all heirs, successors, assigns and legal representatives and shall inure to the benefit of Mortgagee and its successors, assigns and legal representatives.

NINTH: Any Mortgagor who signs this Mortgage but does not sign the Loan Documents does so only to mortgage Mortgagor's interest in the Mortgaged Premises to secure payment and performance of the Loan Documents and Mortgagor does not agree to be personally liable on the Loan Documents.

TENTH: This Mortgage is governed by the laws of Ohio, except to the extent otherwise required by the laws of Indiana, and applicable federal law.

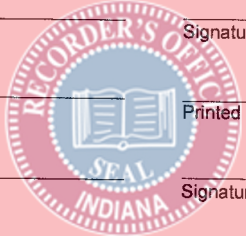
IN WITNESS WHEREOF, Mortgagor has executed this Mortgage on this 27 day of MAY 2005.

X Elnora Suggs
Signature

ELNORA SUGGS
Printed

Signature

Printed



Signature

Printed

Signature

Printed

STATE OF Indiana

COUNTY OF Lake SS.

Before me, a Notary Public in and for said County and State, appeared ELNORA SUGGS

each of whom, having been duly sworn, acknowledged the execution of the foregoing Mortgage.

Witness my hand and Notarial Seal this 3rd day of June 2005

County of Residence: Lake

Signature Scott Kokandy
Gisela Hernandez

My Commission Expires: 12/2011

Printed Name Scott Kokandy

This Instrument prepared by Scott Kokandy of National City Bank.

EXHIBIT A

A PART OF LOTS 43 AND 44 IN BLOCK 21, ALL IN THE RE-SUBDIVISION OF BLOCKS 20 AND 21, FOURTH ADDITION TO INDIANA HARBOR TO THE CITY OF EAST CHICAGO, INDIANA, THE PLAT OF WHICH IS RECORDED IN PLAT BOOK 5, PAGE 36, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 44; THENCE NORTH 88 DEGREES 45 MINUTES 00 SECONDS WEST 20.00 FEET ALONG THE SOUTH LINE OF SAID LOT 44; THENCE NORTH 1 DEGREE 15 MINUTES 00 SECONDS EAST 3.00 FEET; THENCE SOUTH 88 DEGREES 45 MINUTES 00 SECONDS EAST 35.00 FEET; THENCE SOUTH 1 DEGREE 15 MINUTES 00 SECONDS WEST 3.00 FEET TO THE SOUTH LINE OF SAID LOT 43; THENCE NORTH 88 DEGREES 45 MINUTES 00 SECONDS WEST 15.00 FEET ALONG SAID SOUTH LINE TO THE POINT OF BEGINNING AND CONTAINING 105 SQUARE FEET MORE OR LESS.

Permanent Parcel Number: 24-30-0404-0043
ELNORA SUGGS

1204 COLUMBUS DRIVE, EAST CHICAGO IN 46312
Loan Reference Number : 60-351-021760286/021760286
First American Order No: 7370912
Identifier: ELS

When recorded mail to:
FIRST AMERICAN TITLE INSURANCE
1228 EUCLID AVENUE, SUITE 400
CLEVELAND, OHIO 44115
ATTN: NATIONAL RECORDINGS 1120

