

This document was prepared by TWIN CITY BANK (BGK)

300493

State of Arkansas

Space Above This Line For Recording Data

**MORTGAGE**  
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is JULY 31, 2001 and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR: WAYNE A. GRUBER	RITA W. GRUBER
HUSBAND	WIFE
54 DOVE CREEK CIRCLE	54 DOVE CREEK CIRCLE
NORTH LITTLE ROCK, AR 72116	NORTH LITTLE ROCK, AR 72116
SOCIAL SECURITY #: _____	SOCIAL SECURITY #: _____

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

LENDER: TWIN CITY BANK  
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF ARKANSAS  
P.O. BOX 16270  
NORTH LITTLE ROCK, AR 72231  
TAXPAYER I.D. #: \_\_\_\_\_

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 and mortgages to Lender the following described property:  
FIRST MORTGAGE ON LOT 142, BLOCK 203, PARK HILL ADDITION TO NORTH LITTLE ROCK, PULASKI COUNTY, ARKANSAS. (4101 LAKESHORE DRIVE, NORTH LITTLE ROCK, AR 72116.)



The property is located in PULASKI at \_\_\_\_\_  
(County)  
4101 LAKESHORE DRIVE NORTH LITTLE ROCK, Arkansas 72116  
(Address) (City) (ZIP Code)

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 \$ 107,657.05. 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. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)  
NOTE #8737500096 DATED 07/31/01 IN THE AMOUNT OF \$107,657.05.

Reach