

This document was prepared by TWIN CITY BANK
(EGK)

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 JUNE 7, 2002 and the parties, their addresses and tax identification numbers, if required, are as follows:

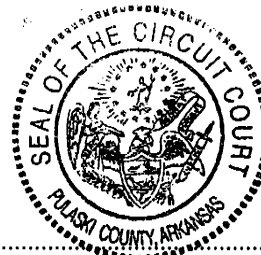
MORTGAGOR: TERRY C. HARTWICK HUSBAND 807 SILVERWOOD NORTH LITTLE ROCK, AR 72116 SOCIAL SECURITY # _____	GINA L. HARTWICK WIFE 807 SILVERWOOD NORTH LITTLE ROCK, AR 72116 SOCIAL SECURITY #: _____
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If checked, refer to the attached Addendum incorporated 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:

1ST MORTGAGE ON LOT 8, J.L. FRANKS ADDITION TO THE CITY OF NORTH LITTLE ROCK, PULASKI COUNTY, ARKANSAS; AND BEING SHOWN ON PLAT RECORDED IN DEED BOOK 4, PAGE 131, RECORDS OF PULASKI COUNTY, ARKANSAS.



The property is located in PULASKI at _____
(County)
615 WEST 46TH, NORTH LITTLE ROCK, Arkansas 72118
(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 \$ 22,000.00. 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.

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 #~~8737500343~~, DATED 06/07/02, IN THE AMOUNT OF \$22,000.00.
#8737500343

Handwritten initials and signature, with the word "page" written next to the signature.