

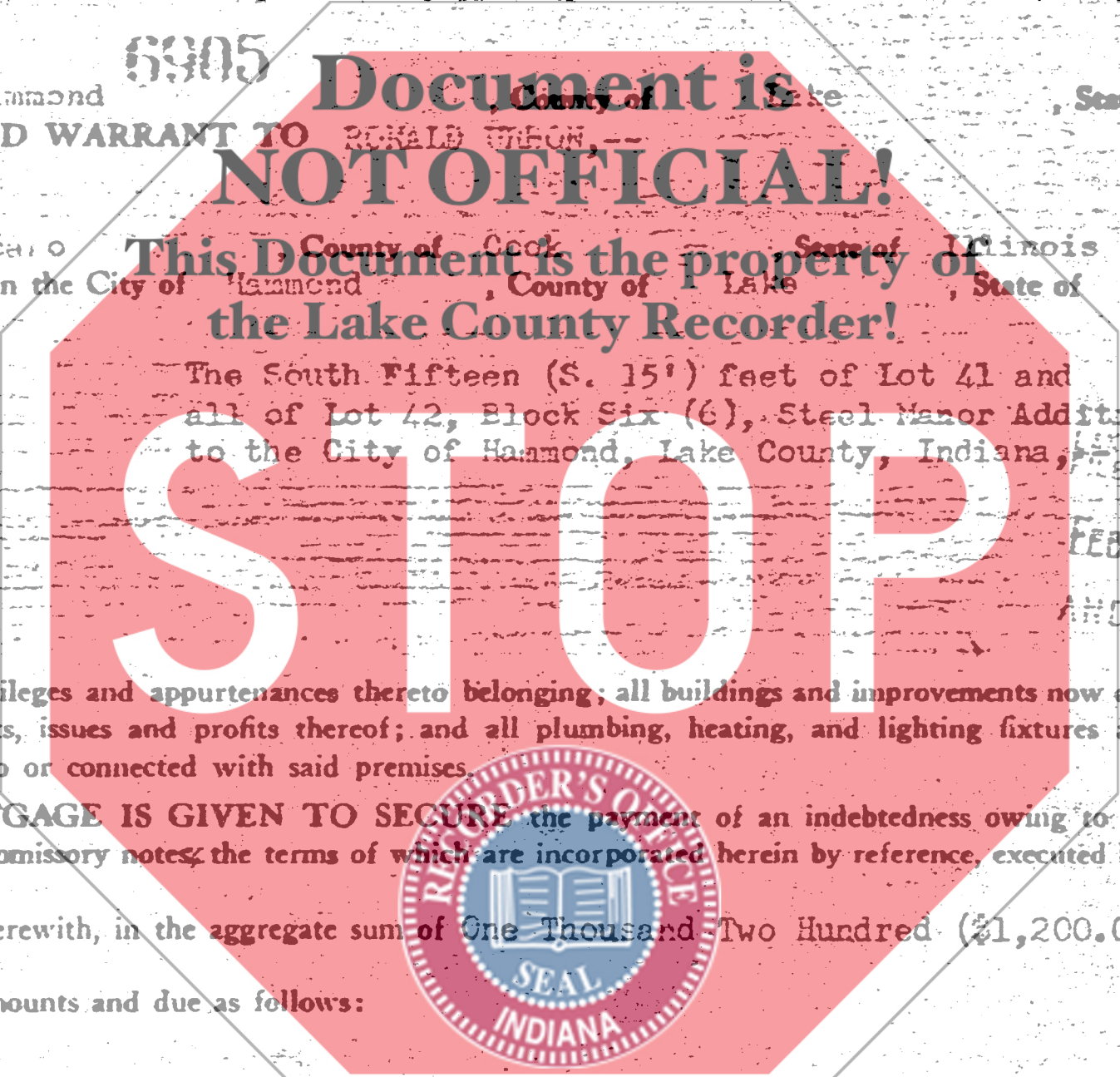
Handwritten: 5-19-81, See Doc # 6905

Real Estate Mortgage

THIS INDENTURE WITNESSETH: That CECILIA C. LACKO, a widow and not remarried,

of the city of Hammond, State of Indiana

MORTGAGE AND WARRANT TO RENEAL WILSON, of the City of Chicago, Real Estate situate in the City of Hammond, County of Lake, State of Indiana, the following described the Lake County Recorder!



The South Fifteen (S. 15') feet of Lot 41 and all of Lot 42, Block Six (6), Steel Manor Addition, to the City of Hammond, Lake County, Indiana,

RECORDED FEB 26 3 15 PM '80 ANDREW J. HIGENKO

with all rights, privileges and appurtenances thereto belonging; all buildings and improvements now or hereafter placed or erected thereon; all rents, issues and profits thereof; and all plumbing, heating, and lighting fixtures and all equipment now or hereafter attached to or connected with said premises.

THIS MORTGAGE IS GIVEN TO SECURE the payment of an indebtedness owing to mortgagee as evidenced by one promissory note, the terms of which are incorporated herein by reference, executed by the mortgagor bearing even date herewith, in the aggregate sum of One Thousand Two Hundred (\$1,200.00) - - - DOLLARS, for the following amounts and due as follows:

The full amount of One Thousand Two Hundred Dollars (\$1,200.00) to be paid in full on or before February 25, 1984,---

and any and all proceeds of such indebtedness in whole or in part on whatsoever form of demand, such demand may be, cash of which said notes is payable; interest payable semi-annually at the rate of 8% per annum from date to maturity and after maturity at the rate of 10% per annum, provided for reasonable attorney fees and costs of collection and appraisal and laws.

THE MORTGAGOR FURTHER REPRESENTS AND COVENANTS AS FOLLOWS:

That he is the owner in fee simple of the hereinbefore described real estate, buildings, improvements, appurtenances, rents, profits, fixtures and equipment mortgaged hereby and that this mortgage is a first lien thereon, subject only to the following:

None.

That he will pay all notes, obligations, liabilities and indebtedness secured hereby and all sums payable hereunder promptly when and where the same become due, with reasonable attorney fees and without relief from valuation and appraisal laws; that he will pay when the same fall due all prior and subsequent encumbrances and liens on said mortgaged premises or any part thereof and will procure at his own expense for mortgagee all instruments and expend any money which the mortgagee may at any time deem necessary to perfect the mortgagor's title or to preserve the security intended to be given by this mortgage; that he will keep the buildings and improvements on said real estate insured against fire, tornado, lightning, windstorm, cyclone, plate glass damage, and against all such other hazards as the mortgagee shall at any time demand, in a company or companies designated by the mortgagee in a sum equal to the full amount of their insurable value, with a mortgage clause in favor of mortgagee, and immediately deliver such insurance policies to the mortgagee, to be held by mortgagee until this mortgage is fully discharged, and the proceeds of any such insurance may be applied, at mortgagee's option, to the unpaid indebtedness or to the repair and rebuilding of said premises; that he will keep all buildings, fences, improvements, and all of said mortgaged premises in good repair and properly painted; that he will pay promptly when due all taxes and assessments (general or special), and other impositions levied against or which may be levied against or become a lien upon said real estate, or which may be levied against mortgagor or payable because of, upon, or in connection with this mortgage or the indebtedness of mortgagor secured hereby; that he will deliver herewith to the mortgagee an abstract of title or, at option of mortgagee, a title or mortgage guarantee policy to the mortgaged premises, to be held by the mortgagee until this mortgage is fully satisfied and released; that in the event mortgagee is made a party to any suit or action, either legal or equitable, by reason of being named as the mortgagee herein or by reason of holding any of the notes or indebtedness secured hereby, the mortgagor will pay all reasonable costs, expenses and attorney fees incurred by the mortgagee on account of any such action or suit; that in the event of any default by the mortgagor in any of his covenants hereunder, he will procure at his own expense a continuation of said abstract of title or guarantee policy to the date of default, made by an abstractor designated by the mortgagee, and deliver the same to the mortgagee, and said abstract of title or guarantee policy with all continuations shall become the property of the grantee under any Sheriff's Deed issued in connection with any proceedings to foreclose this mortgage. Upon default by the mortgagor in the performance of any of his covenants herein contained, the mortgagee may procure the performance thereof and all money expended or obligations incurred in procuring such performance, with interest thereon at the rate of eight (8%) per cent per annum, shall immediately become due and payable by the mortgagor to the mortgagee and shall be a part of the debt secured hereby.

Upon default by the mortgagor in the performance of any of his covenants herein contained, all the notes, obligations, liabilities and indebtedness secured hereby and all sums payable hereunder shall, at the option of the mortgagee, become immediately due and payable, and the mortgagee may foreclose this mortgage or may pursue any and/or all other legal or equitable remedies afforded by this instrument and/or any and all other instruments and/or any provisions of law, and any such remedy or remedies so pursued by the mortgagee shall not be exclusive, but shall be cumulative, and the exercise of any remedy or right by the mortgagee shall not operate to bar or abridge the mortgagee's right to pursue any other remedy or remedies. Any delay or failure at any time by the mortgagee to enforce or require performance by the mortgagor of any of the provisions of this mortgage shall in no way affect the right of the mortgagee to enforce the same, nor shall such delay or failure be construed as a waiver by the mortgagee of the right to enforce any of the provisions hereof without notice at any subsequent time, nor shall the waiver by the mortgagee of any breach of any provision hereof be taken to be a waiver of any succeeding breach of any of the provisions hereof nor as a waiver of the provision itself. Upon default by the mortgagor in the performance of any of his covenants hereunder, this mortgage shall operate as an assignment by the mortgagor to the mortgagee of all rents, issues and profits due and/or accruing from the mortgaged premises, and the mortgagee shall be entitled to collect the same and to deduct therefrom its reasonable charges for such collection, and apply the balance, at mortgagee's option, on unpaid taxes and assessments, repairs, and/or the indebtedness secured hereby. Upon commencement of an action to foreclose this mortgage, the mortgagee shall be entitled to have a receiver appointed without notice and irrespective of the value of the mortgaged premises or the solvency of the mortgagor, and the mortgagor hereby consents to the appointment of such receiver; said receiver is hereby authorized, pending the final decree in such proceedings and during any period allowed by law for redemption from any sale ordered therein, to take possession of the mortgaged premises and to collect the rents, issues and profits therefrom and apply the same toward the payment of the indebtedness secured by this mortgage and/or to the expenses of the receivership, taxes, assessments, insurance, repairs and such other items as such receiver may deem proper for the preservation of the mortgaged premises.

No sale, transfer, or assignment by the mortgagor of the premises hereby mortgaged or any part thereof and no forbearance or delay on the part of the mortgagee or its assigns, and no renewal or extension of the time for the payment of any of the indebtedness hereby secured shall operate to release, discharge, modify, change or affect the original liability of the mortgagor herein either in whole or in part, and all notice of any renewal, extension, delay, failure or other forbearance is hereby expressly waived. In the event the property mortgaged by this instrument is sold under foreclosure and the proceeds are insufficient to pay the total indebtedness secured by this instrument, the mortgagee shall be entitled to a deficiency judgment.

Any person, firm or corporation to whom said mortgaged premises or any part thereof shall be conveyed, transferred or assigned, or who shall acquire a mortgage, judgment or other lien thereon, subsequent to the date hereof, shall take such conveyance, mortgage, judgment or other lien, subject to the rights of the mortgagee herein to renew or extend the maturity of any of the indebtedness here-

6905

It is expressly understood and agreed that time is of the essence hereof, that this mortgage is given by the mortgagor for valuable consideration; that if this mortgage be executed by more than one mortgagor, every covenant and agreement herein contained shall be the joint and several obligation of the mortgagors; and that no notice of the exercise of any option granted to the mortgagee in this or any instruments secured hereby is required to be given.

All the provisions hereof shall inure to the benefit of and be enforceable by any and all assignees or transferees of the mortgage, and when used in this mortgage or in the notes or other evidences of the indebtedness secured hereby, if the context requires, the singular number shall include the plural, the plural the singular, and the use of any gender shall include all genders.

IN WITNESS WHEREOF, the mortgagor, ha hereunto set her hand and seal, this 25 day of February 1969

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

STATE OF Indiana
COUNTY OF Lake

Before me, the undersigned, a Notary Public in and for said County and State, this 25th day of February 1969, came Ceclia C. Lacko, a widow and not remarried, and acknowledged the execution of the annexed instrument.

WITNESS MY HAND and Official Seal.

My Commission Expires 12-31-70

STATE OF
COUNTY OF

On this day of 19, personally appeared before me, a Notary Public in and for said County and State, and respectively president and secretary of

and acknowledged the execution of the annexed mortgage as such officers for and on behalf of said corporation.

WITNESS MY HAND and Official Seal.

My Commission Expires Notary Public.

153.00

Warranty
Real Estate Mortgage
FROM
TO

