

Julius H. Sachs, Atty. E 5305 Hohman Ave., Hammond, THIS INSTRUMENT HAS BEEN APPROVED BY THE INDIANA STATE BAR ASSOCIATION FOR USE BY ATTORNEYS ONLY. THE SE-LECTION OF A FORM OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSTRUMENT, FILLING IN BLANK SPACES, STRIKING SPACES, STRIKE SPACES, clauses, constitutes the practice of law and should be done by an attorney. Attn: Robert M.

65025

## REAL ESTATE MORTGAGE

This indenture witnesseth that C

husband and wife

This Document is the property of Lake County the Lake County Recorder!

es MORTGAGOR,

Mortgages and warrants to

HARRY S. FELDMAN and EVA FELDMAN, husband and wife

Οţ Lake County Indiana, as MORTGAGEE,

the following real estate in State of Indiana, to wit:

County

Lot 5, in Block 2 in Homeseeker's Addition to City of Hammond, as per plat thereof, recorded in Plat Book 20, page 29, in the Office of the Recorder of Lake County, Indiana.

> LAKE SCHATY FRED FOR REGIONAL

10 05 届"加 JUL 15 ANDREW J. MICERKO RECORDER

as well as the rents, profits and any other income which may be derived therefrom, to secure the performance of all conditions and stipulations of this agreement and:

A To secure the payment, when the same shall become due, of the following indebtedness of even date herewith: A certain Promissory Note in the principal sum of One Thousand Eight Hundred Dollars (\$1,800.00), dated July 14, 1970, payable at the monthly rate of Thirty Six Dollars and Fifty Cents (\$36.50) per month, beginning August 1970 and each month thereafter for sixty (60) consecutive months, with interest at the rate of R ber cent ber annum computed monthly during such period when there shall be no delinquency or default in the payment of any moneys to be paid on this obligation but with interest at the rate of eight per cent per annum computed semi-annually during such period when there shall be any delinquency or default in the

payment of any moneys to be paid on this obligation and to be computed to the next interest period following such delinquency or default, and said rate shall continue to be paid until all delinquencies and defaults are removed by the beginning of a succeeding interest period, all without relief from Valuation and Appraisement Laws, and with attorney's fees;

B Also securing any renewal or extension of such indebtedness;

C Also securing all future advances to the full amount of this mortgage;

D Also securing all indebtedness or liabilities incurred by the holder hereof for the protection of this security or for the collection of this mortgage.

Mortgagor further covenants and agrees as follows:

1. To keep all buildings, fixtures and improvements on said premises, now or hereafter erected thereon, and all equipment attached to or used in connection with the fixtures on said premises herein mortgaged insured against loss or damage by fire, windstorm and extended coverage in such sums and with such insurers as may be approved by Mortgagee as a further security for said indebtedness, which insurance policy or policies shall carry a mortgage clause with loss payable to Mortgagee in form satisfactory to Mortgagee to be delivered to possession of Mortgagee to be held continuously through period of the existence of said indebtedness or any portion thereof.

MAIL TO:

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2. To exercise due diligence in the operation, management and occupation of said real estate and the improvemnts
thereon and not to remove or suffer to be removed any fixtures and/or appliance, now or hereafter placed on said premises,
and to keep said real estate and improvements thereon in their present condition and repair, normal and ordinary deprecia-
tion excepted; Mortgagor shall not do or suffer to be done any acts which will impair the security of this mortgage nor any
illegal or immoral acts on said premises; and Mortgagee shall have the right to inspect said premises at all reasonable times.

- 3. The holder of this obligation may renew the same or extend the time of payment of the indebtedness or any part thereof or reduce the payments thereon; and any such renewal, extension or reduction shall not release any maker, endorser, or guarantor from any liability on said obligation.
- 4. No sale of the premises hereby mortgaged or extension of time for the payment of the debt hereby secured shall operate to release, discharge or modify in many manner the effect of the original liability of the Mortgages and any extension of time on this mortgage by Mortgages or his assigns, without the consent of the holder of any junior lien or encumbrance, shall not operate to cause a loss of the priority of this mortgage over such junior lien. Mortgages shall be subrogated to any lien or claim paid by moneys advanced and hereby secured.
- 5. In case any part of the premises is appropriated under the power of eminent domain, the entire amount paid for said portion of the premises so appropriated shall be paid to this Mortgagee.
- 6. It is agreed that time is the essence of this agreement and that, in case of default in the payment of any installment when the same shall become due and payable, the holder of the note and mortgage may, at his option, declare all of the debt due and payable, and any failure to exercise said option shall not constitute a waiver of right to exercise the same at a later date. In the event any proceedings shall be instituted on any junior lien or encumbrance against said real estate, then the Mortgages herein may immediately declare this mortgage due and payable and institute such proceedings as may be necessary to protect his interest. The lien of this mortgage shall include all heating, plumbing and lighting or other fixtures now or hereafter attached to or used in connection with said premises.
- 7. In case of delinquency or default in any payment required in this mortgage and the institution of foreclosure proceedings thereunder, Mortgagee is expressly authorized to cause a continuation of the abstract of title at the expense of Mortgagor to show the condition of the title at the date of said continuation and which sums necessarily spent for continuation of the abstract of title to the said real estate, together with interest thereon at the rate of eight per cent per annum, shall become part of the debt secured by this mortgage and collectable as such; and in case of foreclosure and purchase of said real estate pursuant to said foreclosure by the holder thereof, the abstract of title and any continuation thereof shall be the absolute property of the Mortgagee.
- 8. In the event of such foreclosure, the Mortgagee, or his assigns, may apply for the appointment of a receiver, which receiver is hereby authorized to take possession of the said real estate, collect the rents, income or profit, in money or in kind, and hold the proceeds subject to the order of the court for the benefit of the Mortgagee pending foreclosure proceedings. Said receiver may be appointed irrespective of the value of the mortgaged property or its adequacy to secure or discharge the indebtedness due or to become due.
- 9. All terms of this mortgage shall be binding on each and all successors in ownership of said real estate, as well as upon all heirs, executors, administrators of Mortgagor or successors in ownership.

## 10. Additional Covenants:

That the Mortgagors will indemnify and save harmless from, and repay on demand the Mortgagee for any loss, damage, expense, or attorneys fees which may be incurred by the said Mortgagee by reason of any suit or proceedings to which the said Mortgagee is made a party on account of this Mortgage, and any loss, damage, expense, or attorneys fees so incurred by the Mortgagee is made a part of the debt secured by this Mortgage.

Il. The Mortgagors are given the privilege of prepaying the full balance of principal and interest at any time without penalty.

State of Indiana,	Lake	County,	ss:	Dated th	nis <u>14</u> d	ay of Ju	ıly	19_70
Bcfore me, the undersign and State, this 14 personally appeared:	ed, a Notary Pub day of	elic in and for sa uly	id County 1970	Buch		DARMOFA		Scal
Richard Darmofalski and Barbara Darmofalski						larmofu		Seal
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Rose	emary Opat	ROBERT M					-	
This instrument was prepare	SACHS &	HESS, by	Robert M	. Hess,	5305 1	Hohman,	Hammo	nd, Iı

Indiana Bar Association